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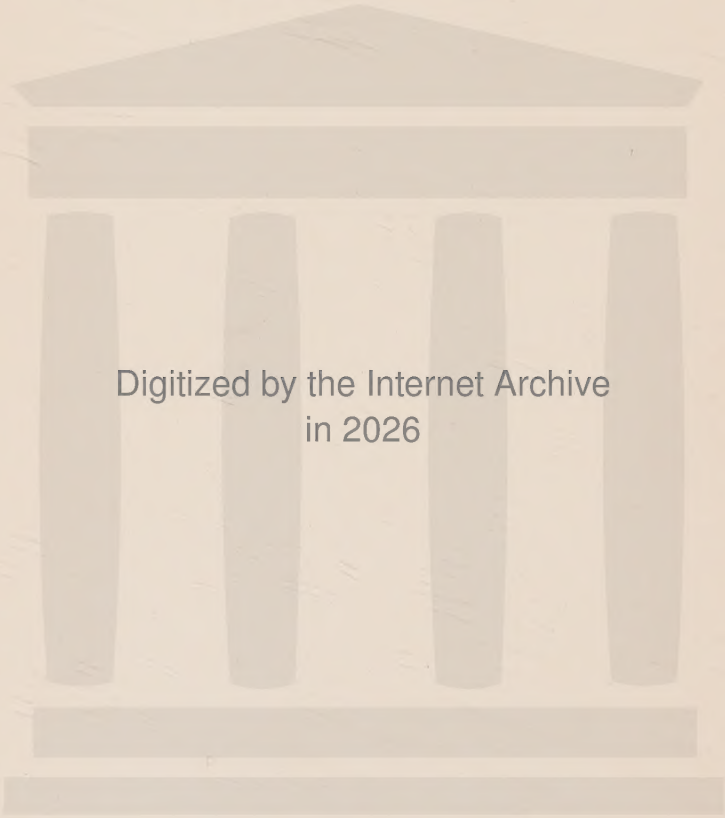
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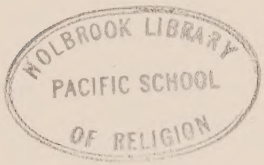

"The Terrace," Rumson Road, New Jersey.

JACOB H. SCHIFF
HIS LIFE AND LETTERS

BY

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JACOB H. SCHIFF
HIS LIFE AND LETTERS

CHAPTER XII

SCHIFF, as the account of his early education shows, did not have a training which would have predisposed him to a particular interest in education or scholarship, though he obtained the sound and exacting grounding given to a boy in Germany in his day. Nevertheless, there were two strains which made him an ardent friend of education and learning in all of their aspects. He grew up to manhood in a period when all Americans believed, as many still do, that the salvation of their country depended upon universal education—an ideal with which he was thoroughly imbued. Also, he had derived from his own ancestors and from the general atmosphere in which he had been brought up the highest reverence for learning and for learned men. Even in the early days of his active business career, much of his time and thought went in these directions. He was appointed a Commissioner of the Board of Education of New York by Mayor Grace, and served from January 1, 1882, until September 10, 1884. During this period he sat upon important committees: Finance, Sites for New Schools, and Nomination of Trustees.

This interest in public education embraced the adult population, as is indicated by a letter written October

26, 1915, to William A. Prendergast, Comptroller of the city, pleading for the continuance of the Public Lecture System, which had grown to distinguished proportions and which was at the time threatened with a reduction:

> The Public Lecture system has existed for more than a quarter of a century, and to my mind is on the same plane as the Public Library, which system came into existence after the Public Lectures. It encourages good reading, makes for better citizenship, develops the student habit, . . . has been a pioneer in the movement for the wider use of the schoolhouse, reaches all classes of our community, including the immigrants, and aids grown people desirous of continuing their education.

The compulsion of learning to read, as a civic duty, has been held to impose upon the state the duty of furnishing opportunities to exercise that art of reading, and so the circulating library was a necessary concomitant of public education. Benjamin Franklin probably discovered this fact—a discovery perhaps as important as that of the identity of lightning with electricity.

Schiff was one of the first advocates of the system in New York, and into it he put his accustomed energy. As early as 1878 the first steps were taken toward the establishment of a free circulating library in New York, the movement having been initiated by women. It was a private association, and the funds came from private sources. Of this organization Schiff became a trustee in 1885; later he undertook the office of treasurer, which he held from 1891 to 1900.

In 1886 the New York Assembly passed an act "to encourage the growth of free public libraries and free

circulating libraries in the cities of the state," and the New York society endeavored promptly to secure the benefit of this act. Schiff took up the subject with Mayor Abram S. Hewitt, and apparently did not receive a very favorable reply, the Mayor being inclined to hold back city money because of the Tilden bequest, which was just then under consideration. He wrote to Hewitt, December 5, 1887:

> Your valued communication of the 3d instant is received, and I thank you for the free expression of your views concerning the support by the city of circulating libraries under the Free Circulating Library Act. From your expressions, I take it that you will oppose the exercise of the authority by the Board of Estimate and Apportionment given it under that act, and that, if your views prevail in the board, the different free circulating libraries will remain without the city's support for the coming year. You say, that "personally you are exceedingly favorable to the diffusion of knowledge by every possible agency; but in view of the fact that a very large endowment has been provided under the will of Mr. Tilden for the establishment of free circulating libraries, you are not willing to increase the burdens of the taxpayers at this time." You must be aware that, under the most favorable circumstances, considerable time will elapse before the provisions of Mr. Tilden's will can be practically carried out, and a logical reasoning, from your own statement, would be that until the provisions of Mr. Tilden's will can be carried into effect, you ought not to take a position which, at best, will seriously cripple all free circulating libraries. . . . I am not aware that the city is, as you state, not without very considerable facilities in the way of free reading for the people; in fact I am under the impression that few large cities in the world are so deficient in free circulating libraries as is our own metropolis. . . .

> Could I have my way, I would advocate that the state undertake to establish a free circulating library next door to every public schoolhouse.

When the appropriation was granted Schiff expressed his gratitude to the Mayor:

> I hasten to express to you my appreciation of your own action in the Board. Knowing that you were rather disinclined to favor these appropriations, and interested as I am in the work of the different libraries, I cannot but express to you my gratitude for the reconsideration of your views recently expressed.

He decided to resign from this board of trustees in 1896, writing J. Frederic Kernochan, the chairman, on November 23d:

> I trust it will be fully understood that my interest in the success of the New York Free Circulating Library will remain, even after my withdrawal from its management. I have seen the society grow from very small proportions to one, as it is now, of considerable size, and I feel that if it is to have the further growth which it should enjoy, and if it is to furnish the benefits and facilities which the people of the city have a right to expect from it, constant energetic and active work must be done by the trustees. My own duties have become so manifold that I feel I cannot do justice to the position of trustee. I believe that some young blood should be infused into the management, so that the society may profit, as it needs, by the enthusiasm and aggressiveness which can best be brought into its management by the election of younger men.

There was established in 1886 an institution known as the Aguilar Free Library, which was intended especially to serve the Jewish population of New York. This library had a long and honorable history, and was

finally merged with the present Public Library system. Schiff was never connected directly with the management, but he showed great interest in it, and contributed substantially toward its building fund. He appealed for it to Mayor Hewitt in 1887, at the time when he wrote on behalf of the New York Free Circulating Library. He sent, September 26, 1892, an appeal on its behalf to the Comptroller of New York, Theodore W. Myers:

> I understand the Aguilar Free Library has filed an application with the Board of Estimate and Apportionment for an appropriation for the coming year of $10,000. The application is warranted by the increased circulation during the past year, which has exceeded 190,000, and under the law the society would be entitled to the increased appropriation if the circulation had only reached 175,000. You no doubt appreciate the importance, not only from a Jewish but also from a general point of view, of having wholesome literature made accessible to the population crowding the tenement house districts, in the midst of which the Aguilar Free Library is located. I trust, therefore, you will not misunderstand my motives if I appeal to you to use your influence in the Board of Estimate and Apportionment, so that the increased appropriation may be granted. No better investment can be made by the citizens of New York.
>
> Upon my visits to New England and also to Western towns I always have a feeling of mortification when I look at the splendid free circulating libraries supported by the taxpayers of these towns, while the free circulating libraries of our great metropolis have been struggling for years for a meager existence. We provide liberally for a public school education for our young, and after our boys and girls graduate from school we decline to furnish them the means, through public libraries, to continue their education.

When the present great library system of New York was forming, by consolidation of the Astor, Lenox, and Tilden Foundations, he suggested to Kernochan, March 14, 1895, that the New York Free Circulating Library should take advantage of the new system:

> Should we not do something to get into line with the Consolidated Libraries? It appears to me that it is now time that our trustees discuss this subject, in order to ascertain whether it is not desirable and practicable to unite the different branches of the New York Free Circulating Library with the large central public library formed through the consolidation.

Schiff's interest in higher education, while not confined to New York, was naturally turned first to the institutions of his adopted home city. He was always grateful for the opportunities that had come to him in America and New York, and felt an obligation to aid its institutions as a mark of his appreciation for these opportunities. It was natural that his mind should turn to the great university, which is now, though it was not then, on Morningside Heights.

It occurred to him that a visit to the World's Columbian Exposition in Chicago in 1893 would be a powerful means of education to young students, and so he proposed to the president of Columbia, Seth Low, April 26th, to place a fund at his disposal to enable meritorious students who might not otherwise be able to visit Chicago to have this opportunity:

> The manner in which I would like to have your cooperation is that you publish the fact to the students of the College that a sum of money has been placed at your

> disposal for the purpose which I have named, applications to be made to you within a given time . . . You might then decide, with the aid of members of the faculty who can best advise you, as to the merits of the different applicants, selecting those who, taking every circumstance in account, best deserve to be considered.

There followed some correspondence, Low thinking that preference should be given to the older students and particularly to those who were studying architecture, to which Schiff naturally agreed. In October Low offered to let Schiff see some of the letters which had been written by the young men who had gone to Chicago. Schiff expressed his eagerness to read these letters—an act entirely characteristic of him. It was not the giving of money which he considered important, but the result which flowed from it. He made a similar arrangement with Nicholas Murray Butler in 1904, to enable students to visit the St. Louis Exposition.

The removal of Columbia College and University in 1897 from its site in the neighborhood of the tracks of the New York Central Railroad was an effort which required, for that time, very large sums of money and skillful financing. To the initial effort in 1896 Schiff proposed an advance of $50,000, and a letter to Low on February 18th adds to this offer the hope that the

> time is not distant when you can see your way to make permanent provision for the money Columbia will have to find in connection with its removal, and I hope I shall then have an opportunity to coöperate.

The records of Schiff's activities in New York City and for New York institutions are naturally meager as compared with those for other places. Much was done in conference with men who have passed away, and

the actual steps are not revealed by the correspondence, in which there are gaps that can no longer be supplied. The following letter shows how keenly he was interested in working out a suitable plan for financing Columbia's requirements:

February 2, 1899.

To George L. Rives, Esq.

I have carefully gone over the proposed mortgage to be made by Columbia College, and in its phraseology it appears entirely to meet the situation. I would, however, advise that it be arranged, if possible, that the $1,000,000 still resting on part of the property be lifted, as many who would otherwise become purchasers of the proposed bonds might be unwilling to buy the bonds except if they were made a first mortgage. Should it be impracticable to lift the $1,000,000 mortgage, I should advise to call the bonds First Mortgage Bonds, stating in the deed of trust that the bonds are a first mortgage on such and such property, and are further secured—subject to the lien of $1,000,000—by the property on which this latter lien rests, and it would be advisable to reserve power to issue $1,000,000 additional of the bonds for the purpose of paying off this lien.

This done, there should be no difficulty in marketing the bonds at par; in fact, I rather believe they will be promptly absorbed, when offered, by corporations and individual investors. In my opinion, the best method to place the bonds before the public is to ask the large trust companies, such as the United States Trust Co., Union Trust Co., Mercantile Trust Co., Central Trust Co., New York Security & Trust Co., New York Life Insurance & Trust Co., and other trust companies of standing, to unite in a public issue of the bonds, which, I am quite certain, the trust companies would gladly do, if properly approached, without charge. Simultaneously with the public offering, it might

be well if the officers of the alumni were induced to call the attention of all the members of the alumni to the bonds, suggesting that, as far as they conveniently can, they make an investment in these bonds. I believe, in due time, this might bring a goodly number of the bonds back to Columbia College as gifts and bequests.

Please consider me entirely at your command for anything further in this matter.

A few days later he wrote to Seth Low, offering to aid in funding the University's debt, and as the matter was decided while he was in Europe, his son wrote to the treasurer of the University, March 16, 1899:

I note that the total amount of the Columbia University Bonds has been subscribed for, and that therefore my father's subscription of $100,000 Bonds becomes binding. I shall be pleased to make payment on his behalf for his subscription, upon delivery of the bonds, which I request to be coupon bonds in the denomination of $1,000 each.

A few years later, October 7, 1902, Schiff came forward with an offer to President Butler:

Commenting upon the statement as to the necessity of Columbia University, just made by you, it appears to me that the very first thing that should be looked after is the extinguishing of the debt, amounting, I believe, to $3,000,000, which necessitates raising annually a considerable amount of interest, which I cannot help believing results in damage to the general interests of the University. I suggest that a prompt effort be made to raise $3,000,000. If this be done, and the total amount can be procured before April 1st next, I am willing to contribute thereto the sum of $100,000.

Other gifts to Columbia included (1896) a fund to be used in loans to students; (1898) a fellowship in

political science; and (1905 and 1906) contributions toward professorships of "political and social ethics" and of "social legislation" respectively. A more important act was the creation of a chair of "social work," afterward designated as the "professorship of social economy":

February 27, 1905.

My dear Dr. Butler:

Referring to the conferences which have been held between you, Mr. Robert W. De Forest and myself, looking to a close affiliation between Columbia University and the New York School of Philanthropy through the establishment in Columbia University of a chair of social work, I have concluded, if such a chair be established by the trustees—which you have said to Mr. de Forest and me you would recommend—to endow the same in the sum of $100,000. So as to enable prompt arrangements to be made for the carrying into effect of the project, should the trustees at their next meeting act upon your recommendation, I enclose herein check in payment of the endowment, and thanking you for the readiness with which you have given valuable advice in this matter, I am, with much respect,

Faithfully yours,
Jacob H. Schiff.

The occupant of this chair, known as the Schiff Professor of Social Economy at Columbia University, was Edward Thomas Devine. In February, 1911, an incident occurred which, by reason of its own interest as well as the light it sheds on Schiff's confidence in his own views and his extreme care and delicacy in dealing with others, is worthy of record. Devine wrote an editorial in the *Survey* advocating the limitation of immigration into the United States. Schiff dissented strongly from the

views there expressed, but since there were many issues involved, he consulted for a month or two with others who might hold views different from his own—especially with Lillian Wald. Finally he found a way out which was satisfactory to his own conscience and to his high respect for the freedom of teaching. He proposed having his own name removed from the title of the professorship, so that it might thereafter be known simply as the "Professorship of Social Economy"—an interesting device, in that he renounced the distinction of having his name attached to a chair in a great university in order to set the university free, and yet not have his name connected with the expression of views with which he did not agree.

College education for women is not much more than half a century old in the United States, and most of the earliest foundations were separate from any of the existing universities. Toward the beginning of February, 1888, Mrs. Annie Nathan Meyer contributed an article to the *Nation,* pointing out the lack of facilities for the higher education of women in New York City. Shortly thereafter she undertook to secure signatures to a memorial to the trustees of Columbia University, asking permission to start a college for women which would be affiliated with Columbia. She called upon Schiff, whom she found sympathetic and interested. Although it was then a new idea, and he was conservative in many directions, he at once announced his belief in the higher education of women and promised his support.

Early in 1889 four people met to decide whether or not a college for women connected with Columbia University could be opened in the city of New York: Mrs.

J. S. T. Stranahan, Mrs. Meyer, George A. Plimpton, and Schiff. Efforts had already been made to secure a fund which would justify the opening of what has come to be known as Barnard College, and a subscription list of nearly $5,000 a year for four years had been secured. Schiff had agreed to act as treasurer of this fund, but he was very doubtful as to the wisdom of opening a college upon such slender foundations. Finally he yielded to the enthusiasm of the three others, saying: "After all, I really believe that New York will support anything that is proved to be needed."

Once interested, he did not require urging, but took the initiative, and actively commenced the solicitation of funds. That the trustees of Columbia had assented is shown by a few words to Mrs. Meyer, written in March, 1889:

> It is indeed a most marvelous success you have had with the trustees. I congratulate you heartily.

By April of the same year he wrote that he had already sent out two hundred appeals for funds, which were generally in the amount of $100. Schiff personally acknowledged with a note every one of the subscriptions.

He was disappointed in the lack of support given to the college, and in February, 1891, decided to resign as treasurer and as trustee, but at the request of President Low he withdrew his resignation. Again in 1893 he determined to retire as treasurer, and sent in his resignation, which was accepted, Plimpton being elected to succeed him. On learning of Schiff's resignation, President Low wrote him, February 24, 1893:

> In my opinion your services to Barnard have been invaluable. It was everything to Barnard in the earlier stages of this problem to have you for treasurer, and if the College ultimately attains the strong position which its friends hope for, as I trust it will, you will certainly have been in every sense of the word one of its founders.

During the formative years there was hardly any detail connected with the college or its dormitory, even to the ordering of the kitchen utensils, to which he did not attend personally. Indeed, over a long period it seemed to be his most favored educational interest.

His support was continued for many years. On March 22, 1895, he wrote to Plimpton:

> I will be one of twenty-five to give $5,000 each to Barnard College, to make up the funds necessary to pay for the land on which it has an option. This offer is dependent upon the entire amount being raised before May 1st next, and will not be renewed.

Although the other subscribers did not come forward, he nevertheless paid his donation on October 31, 1895. From a letter of October 2, 1900, it appears that Schiff had advanced $30,000 as a loan to the college. In 1901 he suggested that Plimpton should approach John D. Rockefeller. This approach was successful, as is shown by a letter from Schiff to Rockefeller, of April 1, 1902:

> I am delighted that through your thoughtful generosity the College has now been placed upon a firm financial footing, and I feel like thanking you personally for what you have done. In this country, where men, as a rule, are to so great an extent engrossed in their business affairs, the mothers must, of necessity, look to the greater extent after the education of the children. This makes it doubly im-

portant that the growing woman shall have every opportunity to fit herself very thoroughly for the duties which married life will devolve upon her, and it is because of this that colleges for women have become as great a necessity as those which exist for the education of men. Your generosity to Barnard will, therefore, in my humble opinion, become far-reaching in its effects.

As Schiff came to America in 1865, the year 1915 marked the fiftieth anniversary of his arrival, which he wished to signalize by making a presentation to the city upon that occasion. It happened that Barnard College was at about the same time celebrating the completion of the first quarter century of its existence, and it adopted the not unusual method of making this celebration the occasion of securing a fund. The plan was to obtain $1,000,000 and of this amount three fourths had already been secured. If this million dollars could be obtained, the entire assets of the College would be in the neighborhood of $5,000,000—certainly an extraordinary growth from such small beginnings. But what the trustees of Barnard especially wanted was a central meeting place for all of the students, who were at that time scattered in various buildings. This appealed greatly to Schiff, and the summer months of 1915, which during the war period carried with them many anxieties, were earnestly devoted by him to discussions with his family and with the officials of Columbia and Barnard concerning a building for this purpose.

Dean Gildersleeve of Barnard records a visit which she paid Schiff at Bar Harbor, and thus describes the conception that he had of this hall: it was to be a place where all

students might associate in friendly and happy hours, and learn to know and understand one another, so that they might work helpfully together, in after life, for the good of their common community. His vision of the part such a social meeting place might play impressed me deeply. I remember that as we said good-by, on my departure, when he took my hand, I assured him solemnly that I would do my very best to carry out his vision, and he told me that he would trust me to do so.

On August 24, 1915, Schiff made the following proposal:

Bar Harbor, Me.

My dear Mr. Plimpton:

Your letter of the 18th instant with the enclosures as stated has duly reached me, and I have attentively gone over the different letters you have been good enough to send me and which I suppose I may retain. These letters, and especially the one from Dean Gildersleeve, have greatly aided me in reaching a conclusion, and I am now prepared to submit through you the offer to the trustees of Barnard College for the erection of a Students' Hall upon a site to be assigned for this purpose by Barnard College, and under the following conditions:

The building, when completed, is to be the property of Barnard College, but it is to serve as a center for the social and ethical activities of the entire female student body of Barnard College, Teachers College, and Columbia College. It must be forever understood that there shall at no time be any preferment in favor of the religious and ethical activities of any class of the students. To insure as perfect an administration of the building as possible, having in view the carrying out of the purposes for which it is to be erected, there shall be appointed by the trustees of the three colleges a standing committee to consist of three nominees to represent Barnard College, one to represent

Teachers College, and one to represent Columbia College, and it is suggested that there be included in this committee of five one member of the Catholic and one of the Jewish faith.

The cost of the building and its equipment is in any event not to exceed $500,000, and the building is to be erected upon plans to be made under the supervision of an architect to be named by me, and to act under the direction of a building committee, on which Barnard College shall have three representatives, Teachers College and Columbia College one representative each, my son, Mortimer L. Schiff, to be the sixth member of the building committee. This committee is to decide by majority, and should there be at any time a tie on any question, decision is to be reserved to me. Payments of construction vouchers and for equipment are to be made by me from time to time as shall become requisite.

I shall be pleased to be informed, as soon as this can be conveniently done, whether my proposition is satisfactory to the trustees of Barnard College as well as the representatives of Teachers and Columbia Colleges, and as soon as this is done, I shall be ready to proceed. Thanking you personally for the coöperation you have given me so as to enable me to reach final conclusions, I am, with assurances of esteem,

Yours most faithfully,
JACOB H. SCHIFF.

The authorities of the University were prepared at once to take up this offer, and Butler wrote to Schiff on August 28th to that effect. The Board of Trustees of Barnard College formally accepted the offer on October 1, 1915, the Trustees of Columbia University concurring on October 4th.

That once having made up his mind to the presentation he was anxious that the construction should not lag

is evidenced by a characteristic letter of October 28th, to Plimpton:

> "Everybody's business is generally nobody's business," and may I suggest that this maxim do not apply in the construction of the "Students' Hall" of Barnard College, so that valuable time be not lost in getting this under way? It will at best take some time before the architects are in a position to make plans and specifications, and they should, without too much delay, be placed in a position where they can go ahead.

A tablet in the entrance hall of the building records the gift. The building itself, which for a long time bore no name, now has the word "Barnard" across the top of the façade. But the young students somehow preserve his name in a quaint fashion, for when they make their engagements to meet in the corridor, they say to each other: "Let us meet at Jacob Schiff"; and this perhaps will be his truest memorial, if generations of students maintain the tradition.

To New York University he made a gift on his seventieth birthday, the income to be used in connection with the School of Commerce, Accounts, and Finance for a Department of Public Affairs. He made a bequest for the same purpose, and the New York University Council, at a meeting on October 25, 1920, shortly after his death, voted that the total fund be kept intact and designated as the Jacob Henry Schiff Endowment of the Department of Public Affairs.

Schiff became interested in Cornell University through his high regard for Andrew D. White and his successor,

Jacob Gould Schurman. During 1911, entirely at his own initiative, he entered into discussions with Schurman, which resulted in a proposal, January 2, 1912, to create an endowment there for the promotion of studies in German culture:

> I have decided to make my gift to Cornell University, as to which we had a conference last Friday, $100,000, instead of the lesser amount which I first had in mind, and I now enclose herein my check in payment of the endowment. I shall prefer, however, not to endow directly a German professorship, but rather make the gift to be the Jacob H. Schiff Endowment for the Promotion of Studies in German Culture. This will give a free hand to the university authorities to use the income either for salaries or for other purposes within the designation of the endowment.

The two sons of Solomon Loeb, his father-in-law, were Morris and James, both of whom were students at Harvard. Morris Loeb, who died in 1912, was a chemist, sometime professor at Clark University and at New York University, and James Loeb an ardent student of the classics. It was through his great attachment to his two brothers-in-law that Schiff's interest in Harvard seems first to have been aroused. Certainly he exhibited a deeper and more sustained interest in this university than in any other, and over a considerable period of years he had close relations with its members, contributed to its funds, and served on one of its committees. In 1888, shortly before graduating, James Loeb suggested to Professor David Gordon Lyon that Schiff might take an interest in the idea of getting some in-

scriptions and other museum objects for the Semitic department. In January of the next year Schiff and Lyon met at the home of Solomon Loeb, and Lyon talked to the small group gathered there about the importance and possibilities of research in Semitic lands.

On November 12, 1889, Charles Francis Adams wrote Schiff that there existed in connection with the University a system of committees, appointed from the Overseers and the public at large, whose function it was to visit the several departments; it was proposed during the current year to have a special committee of three upon the Semitic languages, and in a consultation between himself and Professors Toy and Lyon his, Schiff's, name had been suggested; would he be willing to act as chairman of the committee? To this Schiff replied:

> I greatly appreciate your suggestion to name me as one of the special advisory committee of three, and its chairman, on the department of Semitic languages of Harvard University. Nothing would give me greater pleasure than to be of service to this great seat of learning, but I do not feel competent to be at the head of so important a committee, nor could I, living at a distance, conveniently perform the duties of the office. I shall, therefore, have to forego the pleasure of accepting the chairmanship, but, with your permission, I shall gladly act as one of the members.

Professor Andrew P. Peabody became chairman of the committee, with Stephen Salisbury of Worcester and Schiff as the other two members. Schiff served as a member for twenty-five years, and as chairman for twenty-one years, succeeding Peabody upon his death in 1893.

The first meeting took place on December 5, 1889,

and the question of securing a collection being considered, Schiff signalized the occasion by contributing the required amount. After the meeting Schiff was the guest of President Eliot at luncheon, and that day began a remarkable and uninterrupted friendship.

On April 3, 1890, at the second meeting of the committee, Schiff suggested that it would be well that Lyon should go abroad in the interests of the collection, and offered to provide annually for additional purchases when the original fund had been expended. Shortly after the meeting, he wrote to President Eliot:

> To purchase stray articles which are sent over here by parties in London, who may be irresponsible or unscrupulous, is in itself most dangerous, and in this way such things would probably only be procured as are not wanted and cannot be sold in Europe. It is my opinion that either Professor Lyon or Professor Toy should arrange to go to Europe this coming summer, and there make connections with proper agents for the acquisition of Semitic documents and articles which may be offered for sale, and which, upon examination, may be considered suitable for the Harvard Semitic Collection. If Harvard University will arrange to send one of the professors to Europe on such a mission, I will reimburse the university to the extent of $2,000 for any expense thus incurred, but I should prefer, for reasons which you no doubt will understand, that neither Professor Lyon nor Professor Toy should know of this offer.

Lyon proceeded abroad, and made a collection of casts and other objects. While in London in the summer of that year, he and Schiff visited the veteran explorer of Nineveh, Sir Austen Henry Layard, who expressed great interest in the proposed collection.

When the collection was installed, on May 13, 1891, Schiff delivered an address, in the course of which he said:

> To the Semitic people mankind is indebted for its religion, the world for a great part of its culture and civilization. In Israel monotheism found its origin. In Babylon and Phœnicia were created the methods which to a considerable extent govern commerce to-day, and the influence which Semitic ideas yet exercise upon modern thought cannot be illustrated more graphically than by recalling the importance which even our own generation attaches to Israel's patriarchs and religious personages.
>
> Indeed, the Jews, the modern representatives of the Semitic people, may well be proud of their origin and ancestry. Anti-Semitism in Europe, social prejudice and ostracism in free America may for a time be rampant; posterity will with shame and disgust repudiate these passions. To combat in the meantime these unsound currents in an efficient manner, opportunities should be created for a more thorough study and a better knowledge of Semitic history and civilization, so that the world shall better understand and acknowledge the debt it owes to the Semitic people.

His own view of his part in the matter is shown in letters to Lyon, written on May 6 and 18, 1891:

> May I, as a personal favor, ask that in any addresses which shall be made, as little reference as possible be had to myself. I have always considered that the credit for the creation of the Semitic Collection is in the first instance due to your good self and Professor Toy, and in the second to the entire Semitic Committee.
>
> As to my photograph which you desire to have, I shall be very glad to send you a copy of one recently taken, *for your own rooms;* but I should not wish to have my por-

trait hung on the walls of the room containing the Semitic Collection. I thank you, however, for the kindly meant suggestion.

His interest continued to grow, and at a meeting held on February 22, 1893, he offered to contribute toward the erection of a building, provided an equal amount could be secured from other donors. Finding that the total sum could not be obtained, he offered to give the entire amount required for the building, provided that those who had made subscriptions would allow their funds to be used for the purchase of collections. The building, a very charming one, is still the only museum devoted especially to Semitics. It contains two large exhibition rooms, three lecture rooms, a library, and the curator's room. The lecture rooms, when it is convenient, are used by other departments of the University.

When the time came to dedicate the building, it was proposed that a bronze tablet in the museum should include, among other things, Schiff's name. This he declined:

April 24, 1902.

My dear Dr. Eliot:

I have your valued communication of yesterday, in which you inform me that the corporation intends to place a bronze tablet in the Semitic Museum, to bear the name of the building and to record its source and object. I have never thought it proper that one should seek or permit his name to be prominently inscribed during lifetime, and I have, for this reason, always declined the honor of having my name inscribed on tablets or books dedicated to me. I think to bestow such honors should be left to posterity, which, as a rule, can be relied upon to form the

really correct and proper judgment of a man's life and actions.

I should, therefore, suggest, if you will permit me, that, if a bronze tablet is to be placed in the Semitic Museum, the inscription read as follows:

The Semitic Museum
1902
Presented to Harvard University
To promote the sound knowledge
Of Semitic History and Literature

. . . Yours faithfully,
JACOB H. SCHIFF.

The museum was dedicated on February 5, 1903, and addresses were made by Professors Lyon, Charles Eliot Norton, Crawford H. Toy, and Dr. Cyrus Adler, President Eliot accepting the building on behalf of the Corporation. Schiff spoke as follows:

Those among us who know something of German literature may be acquainted with Goethe's beautiful saying: "*Wohl dem, der seiner Ahnen gern gedenkt,*" "Happy he who in gladness remembers those he sprang from." With a deep attachment to my race, proud of its past achievements, sensible of its continuing responsibilities, pondering over its development, the question has at times presented itself to me, "Where did the history of my people begin?" And the Psalmist made answer: "As Israel came out from Egypt, the house of Jacob from the land of its oppressors, then Judah entered upon its holiness, Israel upon its conquest!"

Thus the Psalmist. Thus the ages have reëchoed the words of God to the Patriarch of Ur Kasdim: "Through thy seed shall all the peoples of the earth be blessed." Forth into Egypt the Patriarch's children emigrated, alas, into bondage, and bondsmen have never made history. But

the promise of God faileth not; and after a sojourn in Egypt for four hundred years, Israel, freed upon High command, took possession of the land promised its fathers. For thirteen hundred years the Israelites dwelt in Palestine, until their long wandering, their great world mission, began—a mission not yet, as is evident, ended.

Unrolled before our vista, since the Patriarch's days, lie centuries of Semitic history and development, to which the Hebrew has, however, by no means been the sole, even if he has been the largest contributor. Babylon, Assyria, and others—as in less remote times the followers of Mohammed —have had their important share in the development of Semitic civilization. Indeed, the history and activities of almost all of the various branches of what is generally known as the Semitic race have furnished so tempting a field for study and research that scholar and layman alike have for decades been vying with each other for the prized treasures brought forth from below and found above the surface in the countries in which have been made the history and displayed the activities of the Semitic peoples.

Here in the United States we have perhaps been somewhat late, but, the interest in Semitic study and research once aroused, the work has, in true American spirit, been taken energetically in hand and pushed forward by almost every important seat of science and study. In Harvard University, some fifteen years ago, Professors Lyon and Toy set themselves the task of calling forth the active interest of a larger circle in the work to which the Semitic Department under their charge was devoted. Thus my own interest became engaged, and I felt that the cooperation asked for by these earnest and energetic men must not be withheld. Truly can I say that the opportunity then presented has become to me a source of the deepest interest and of continuous gratification. . . .

> Mr. President, we now place this building and its contents in the keeping of Harvard College. We commend it to the fostering care not only of yourself and of the governing bodies of this great university, but we commend it, likewise, to the good will of all who believe that the gaining of a thorough knowledge of the civilization of those who have been before us means a better humanity and happier conditions for ourselves, and even more so for those who come after us, and who are to become judges and recorders of our own activities, of our own achievements, and of our own civilization.

Schiff had hoped to be the host on the occasion of the dedication, and he was indeed host to those of his friends who lived in New York and places farther south, taking them up in a private car and having them as his guests at the hotel. When he found that President Eliot had arranged a luncheon, he promptly countered with a dinner, and with his usual attention to minute detail he gave instructions to the manager of the hotel for the seating of the guests, and himself furnished a diagram in order that his wishes might be carried out.

In the autumn of 1903, Isidor Straus, who had become a member of the Visiting Committee, conceived the idea, promptly adopted by Messrs. Salisbury and Wigglesworth, the other members of the Committee, of presenting to the museum a portrait of Schiff. The curator was requested to conduct the correspondence, in order to secure, if possible, Schiff's consent to have his portrait painted for this purpose. He objected, and further correspondence followed; after receiving a promise that the portrait would not be exhibited during his lifetime, he finally consented. The portrait was painted by Louis Loeb, of New York, and was pre-

sented to the museum in May, 1904. Since the original promise had been given only for his lifetime, the portrait was unveiled on March 6, 1926.

On September 4, 1901, Schiff wrote to Lyon from Baden-Baden expressing his eagerness to aid in excavations in Palestine, and on December 24th he urged the union of all the forces of American societies and universities conducting excavations in Egypt, Palestine, and Babylonia—a proposal which it took a quarter of a century to realize:

> As to excavations in Palestine, Egypt, and Babylonia, it appears to me that the efforts which are now being made in the same direction by various American societies and universities should be brought under one head. As it is now, I fear much energy and considerable funds are spent in divided efforts, where united efforts could accomplish so much more in every direction. This appears also to be the view of Doctor Nies, with whom I discussed this subject some little time ago.

In 1905, Schiff was asked to contribute toward the endowment fund of the University, and this he agreed to do, "with the proviso that the income from my contribution be permanently applied towards the payment of the salary of the curator or professors connected with the Semitic Museum."

During the next year and a half, a good deal of attention was given to the possibility of making arrangements for an archæological expedition to Palestine. The Corporation of Harvard appointed a committee on Exploration in the Orient. It consisted of Professors Crawford H. Toy, George F. Moore, and David G. Lyon, chairman, and they selected Dr. George A. Reisner, a Harvard graduate, with experience in exploration in Egypt, as

the director of the proposed expedition. Schiff made a formal offer on May 10, 1905:

My dear President Eliot:

Professor Lyon writes me that he has informed you of my intentions concerning excavations in Palestine, to be undertaken under the auspices of the Semitic Museum of Harvard University. I shall be ready, if you and the university authorities approve of this, to defray the expense of undertaking such excavations, during a term of five years, at an outlay of a total of $50,000, to be apportioned, as nearly as possible, equally over each of the five years.

This is conditioned upon the obtainment of the permission of the Turkish Government not later than March 1, 1906, and I shall be prepared to provide, in addition, a sum of $5,000 for preliminary expenses until excavations can actually begin. The only other stipulation I wish to make is that, in case of my death prior to the actual beginning of excavations, my obligation hereunder shall become limited to the $5,000 for preliminary expenses. . . .

Yours most faithfully.

Jacob H. Schiff.

The offer was accepted, but during the fifteen months which followed, the efforts to secure a firman granting permission to carry on these excavations were unavailing. In October, 1906, Schiff became impatient and suggested his withdrawal of the proposal in a letter to Toy.

The academic year 1906–7 Lyon spent as director of the American School for Oriental Research in Jerusalem, and there he became convinced that the permission to conduct excavations eventually would be secured. Nablus was the seat of government of the district containing the ruins of Samaria, which had been chosen for excavation. The delays of the Turkish officials there made the whole proposal seem so uncertain that Reisner

gave up his endeavors to negotiate the firman, and went back to his work in Egypt; but in October, 1907, the permission was granted. On October 25th, Schiff wrote Lyon:

> I note with a kind of grim satisfaction that the Turkish Government has now granted the firman which we have been so anxiously awaiting during the past year.

In the spring of the next year, Schiff made a short visit to Egypt and Palestine. While in Egypt, he saw Reisner, who intimated that he would be willing to give up his employment with the Egyptian Government, and would be free for 1909. During the summer of 1908, Lyon had made an exploratory expedition, and found a great stairway and a large altar with a torso of a remarkable statue at its foot, and other interesting objects. This combination of circumstances heartened Schiff in renewing the project, which resulted in Reisner's undertaking the expedition directly under the auspices of Harvard.

The work actually began in the digging season of 1908–9. It became more extensive in 1910, when Reisner had the assistance of Clarence S. Fisher and Oric Bates. A Hebrew palace had been discovered on the summit of the mound—identified as that of Ahab—with many inscribed ostraca of the period, the earliest specimens of Hebrew writing which had been found up to that time. The fact that the excavations, which originally revealed remains of the Greek and Roman period, now went back considerably further interested Schiff greatly, and he added substantially to his gift. A great quantity of new material, important for the history of both Hebrew architecture and the Hebrew alphabet, had been discovered, and made a worthy addition to our knowledge of ancient Palestine.

Mayer Sulzberger wrote to Schiff on December 11, 1910, of his appreciation of the importance of the work after having heard a lecture delivered by Lyon, and in his reply Schiff, for the first time, reveals the fact that he had entered into the project of the expedition with some doubt as to its tangible results:

> I felt, before we started, that the results would likely be to some extent disappointing, for, knowing that our early ancestors in Palestine were forbidden by our religion to create anything that would compare at all with the Egyptians or Greeks, I feared nothing of great moment would be found. Still, led by the hope that something would be laid bare, . . . I permitted myself to be drawn into the enterprise, and it is, therefore, a particular satisfaction to get an assurance from you, whose judgment I value so highly, that it was worth while to have gone into this.

It had been proposed to publish an abstract of the preliminary report, but this Schiff did not favor, preferring that there should be a complete account of the work, appropriately published. It was expected that this would be done in 1911, but the manuscript was slow in arriving from abroad, the war intervened, and the publication was not issued until after his death. The monumental work, in two handsome folio volumes, bears the following dedication:

In Grateful Memory
of
Jacob Henry Schiff
Good Citizen
Philanthropist of Broadest Sympathies
Generous Patron of Learning
and Archæological
Research

Funds for the purpose of publication which would have been adequate in 1911 no longer sufficed, and the additional sum needed was contributed by members of Schiff's family. In order that the book might be available to institutions which could not otherwise procure it, one half of the edition, at their suggestion, was gratuitously distributed to institutions of learning and art throughout the world.

Schiff took his position as chairman of the committee seriously, as he did everything else. In 1910, he began to notice a decline in the attendance in the department and in the interest in Semitics and kindred studies. On November 25th of that year he wrote a letter to President A. L. Lowell, expressing his disappointment, especially in view of the "apparatus which has been built up by considerable effort and expense," and which he had thought "would draw to Harvard a larger number of the students and scholars who make Semitics and kindred sciences their life's calling." He continued during the next few years to deplore the fact that the department was not making such advances as he thought it should.

His disappointment was also of another nature. He had given a great deal of time and made many journeys to Cambridge, first as a member and then as chairman of the committee, but he had not found that sort of coöperation which he had anticipated, although the committee had been considerably enlarged in order "to increase in Boston and its vicinity the number of those who take special interest in the further development and the increased usefulness of the museum." To President Lowell he wrote on November 14, 1913:

> I am fast getting on in years, and having now been con-

> nected with the committee on the Semitic department for almost a quarter of a century, I feel that before I am called away, it would likely be better to replace me by some one under whom the work of the committee can be continued for an indefinite time rather than to risk having the delicate plant of Semitic education at Harvard, which always will need nursing, collapse altogether when I shall be no longer here. I am, however, too greatly interested, both in the department as well as in the University itself, to desire to do anything that may appear to be precipitate, or hurtful, and I shall, therefore, be willing to *stay another year,* hoping that, in the meantime, new blood and new vigor can be infused into the committee.

In a letter to Lyon, written the same day, he gives expression to his deep interest in the Semitic department in language which anyone who realized his intense domestic affections would recognize as revealing that this was one of the projects which he held most dear; for he uses the phrase in speaking of the department: "I feel for it as one does for one's child," and adds:

> Just because one wishes one's child to prosper and not to languish, I feel something must be done, as I have said to President Lowell, to infuse new blood and new vigor into the committee.

In 1914, he declined to accept reappointment as chairman of the committee. But he did not withdraw his interest, writing to Lyon, on November 10th:

> One does, however, not abandon one's own child, and you may rest assured that my interest in the work of the Semitic department, and my support—when such shall become justified hereafter—will continue unabated. I am entirely willing to maintain my promise, for the present at least, to give an amount to the Objects Purchase Fund equal to that which can be obtained from others.

JACOB H. SCHIFF

At a meeting of the Visiting Committee on December 1, 1914, the committee and instructors gave expression to their appreciation in an elaborate minute recounting his services and his gifts to the University.

Upon the completion of the Harvard Union he wrote to Henry L. Higginson, January 27, 1902:

> I was in Cambridge last week, when President Eliot took me through the Harvard Union building which, I understand, has been your gift to the students of Harvard College. Will you permit me to congratulate you upon "the thought of the head and the prompting of the heart" which induced you to erect this splendid building. In my mind, there is no doubt that the healthy attractions of the Harvard Union building will go far toward counteracting the unhealthy influences which always lurk around where there is a congregation at all times of several thousand young men. I am sure, because of what you have done in this respect, "generations will rise and call you blessed."

When it was announced that Eliot was to retire, Schiff wrote:

November 5, 1908.

Dear President Eliot:

The announcement of your resignation from the presidency of Harvard University, to take effect next spring, came very much as a surprise. Your friends and admirers, among whom I hope I may count myself, should not, however, regret this decision on your part, for, after your long, active, and so useful life, you are certainly entitled to withdraw from the great responsibilities which have been upon you these many years, and to which you have given yourself with a devotion for which not many parallels exist.

When the record of your great career shall be written,

as, no doubt, at some time it will be, it should be pointed to, as not the least part of the service you have rendered, that you have not waited until you may be compelled by the infirmities of advancing years to lay down the scepter, but that you did so in the full vigor of manhood. . . .

The people of Japan, who in recent years have so greatly astonished the world, have, as part of their government, a class called "The Elder Statesmen." These are men, generally four or five in number, whose worth has been tried for a long number of years in the service of their country, and who, when their active career ends, are called to the side of the Emperor as his counsellors upon questions of great moment to the Empire. Their advice is considered so potent that neither the Emperor nor the Diet would think of ignoring it. It is given with great deliberation, always prevails, and has saved the nation from many errors which otherwise might have been committed. Such, I believe, should and will become the unique position which, after your resignation shall have taken effect, you will occupy, not only in the councils of Harvard University, but wherever educational and other large questions may call for valuable and tried advice.

My earnest hope and prayer is that you may be spared many years in undiminished intellectual and bodily vigor, and that it may be my good fortune to be permitted to enjoy for a long time a friendship of which I am so very proud.

With great esteem believe me,

Yours most faithfully,

JACOB H. SCHIFF.

Learning that a fund was being collected on this occasion, he wrote Higginson, offering to take part.

In 1906, Professor Kuno Francke enlisted his interest in a building for the Germanic Museum at Harvard. In

1912, when Professor A. B. Faust of Cornell wrote to him about the project for a Germanic Museum at Cornell, he replied:

> I note what you suggest as to a Germanic Museum, to be located on the Cornell campus. As far as my first impressions go, I hardly think it would be fair either to Harvard or to the cause itself, so long as the Harvard project is yet in the formative stage and not actually carried out in its larger aspects, to endeavor to draw away interest from it. I am personally somewhat of a Harvard man, being chairman of one of their visiting committees, and many of my near relatives having graduated from Harvard, and I would, if for no other reason, not be willing to do anything myself, for the time being at least, which would likely interfere to some extent with Harvard's already far advanced plans for the establishment of a larger Germanic Museum.

Upon the consolidation of the various foundations, the New York Public Library became one of the most distinguished municipal libraries in the world, and in 1897 the establishment of a department of Semitic literature in the library was discussed. Schiff made an offer to create such a department, provided a competent person would be placed in charge of the collection. The condition was accepted and he continued to aid in the enlargement of this division whenever the authorities of the library notified him of the need.

In 1909 he purchased 371 water color illustrations of the Bible, by James Joseph Jacques Tissot, the French painted, who had died in 1902. Schiff decided to present the collection to the New York Public Library, writing to the librarian, Dr. John S. Billings:

I have told you that I bought the Tissot paintings because I did not desire to see these valuable and instructive Old Testament illustrations dispersed and thus lose their great educational value as a whole to this and coming generations.

I am inclined to present the collection to the New York Public Library, with the understanding that there shall first be made a general exhibition of the whole in the new building, for a time to be determined by the trustees, after which the collection is to be divided into sections, to be sent to the reading rooms of the branch libraries, to be so placed that they can be carefully examined by the public, and then these groups should pass in rotation through the different branches, so that ultimately the entire collection shall have been viewed at each branch.

The Librarian of Congress, Herbert Putnam, felt for some time that there should be a department of Judaica and Hebraica in the national library, though it was not likely that such a department would be established out of the regular Congressional appropriations. It happened in 1912 that Ephraim Deinard, a well-known collector, had brought together a library of close to ten thousand volumes and pamphlets, gathered in various parts of the world over a long period of years. Putnam brought this collection to the attention of Schiff, who, after seeking the advice of several friends, decided to purchase it for the library. A fortnight after the request was made Schiff wrote:

April 15, 1912.

My dear Mr. Putnam:

I am now prepared to say to you that I shall be willing to have you buy Mr. Deinard's library at terms as advantageous as possible, and to present the same on my behalf to the Library of Congress.

I am informed that while some sections of the Deinard library are fairly complete, others need supplementing, and that to make it a really representative collection would need care and search for several years by a competent librarian acquainted with Jewish literature and bibliography. I am told by competent advisers that without such a custodian and a regular appropriation for keeping up the library, the value of its acquisition would be much reduced. Because of this advice, which I am sure you will agree to as correct, I would like to stipulate, in connection with the purchase and gift, that the Librarian of Congress should appoint a specially qualified person to catalogue and classify this collection and its additions, so as to make it available to scholars. Such a person ought not to be a mere cataloguer, but a real Hebrew scholar and bibliographer, who would in his person as well as through the collection worthily represent Jewish scholarship on the staff of the Library of Congress.

I take it that the gift which I am ready to make to the national library ought to be viewed as a beginning, and that there will be set aside annually, from the Library budget, a definite sum in order that the collection may be a growing and living one. If this be done, I might hereafter be willing, when special opportunities offer, to supplement the regular annual appropriations by further contributions in order to help make the collection such as I am sure you and I want to see it become.

Trusting that the above may prove satisfactory to you, I am with assurances of esteem,

Yours faithfully,
JACOB H. SCHIFF.

In November, 1913, Putnam asked Schiff whether he felt disposed to purchase a second collection, comprising more than four thousand volumes, and to this request he likewise consented.

The reports of the Librarian of Congress for 1912 and 1914 contain fairly detailed descriptions of the two collections, and in each case Schiff's gift was designated as the most important accession of the year.

The American School of Oriental Research in Jerusalem engaged his interest as early as 1900, when he became a contributor to its funds. He agreed in 1901 to donate a substantial sum toward an endowment fund for the School, but as other sums were not forthcoming, the agreement was cancelled. In 1908 he criticized the fact that there was no regular director and that the annual director was frequently absent from the school. The justice of this observation was fully recognized by the trustees, and the condition has since been remedied.

During the time when his son was a student at Amherst College, Schiff developed personal relations with the president, Merrill E. Gates. In 1894 he established a loan fund to aid deserving students at Amherst. In a letter to Gates there occurs the following evidence of his thoughtfulness:

> While my son has read your first letter, and I have discussed its contents with him, upon further consideration I have thought it best not to acquaint him with the action I have taken, so that it may not even come into his mind that one or the other of his fellow students is the recipient of my philanthropic gift. This may save him and others embarrassment.

In 1911 it was reported that he proposed to endow a university at Frankfort-on-Main, his native city. He wrote to President Eliot on June 22d:

> This statement which has been published to the effect that I had proposed to endow a university at Frankfort-on-Main has absolutely no foundation. I can only imagine that this originates in a promise I made some nine months ago to endow a chair in the university, which some wealthy citizens of Frankfort seek to establish, basing my promise upon the condition that the question of faith should not enter into the selection of members of the faculty. Beyond this I have not gone, nor would I devote any large sum to educational or altruistic purposes in Europe, when the country of my adoption, to which I owe everything, needs more than any individual can do for these purposes.

He eagerly embraced an opportunity to make a contribution toward the building fund of the Middlesex School, at which several of his grandsons had been pupils.

Cooper Union in New York attracted Schiff's attention, and his friendship for Abram S. Hewitt moved him to offer to provide several scholarships on the occasion of Hewitt's eightieth birthday in 1902. The following year, through William E. Dodge, he subscribed to the endowment fund for the Union in Hewitt's memory, and he interested himself in the development of its museum. He treasured a medal, which was sent him by Miss Hewitt, to commemorate the fiftieth anniversary of the founding of the Union, and on one occasion spoke of it as "the premier benefaction of the city."

One of the very few learned societies of which Schiff was a member and in which he took great interest was the American Academy of Political and Social Science.

Miscellaneous matters of scientific and general human interest from time to time engaged his attention to a greater or less degree. In 1891, when W. W. Rockhill, who later had an extraordinary diplomatic career, undertook a scientific journey through Tibet, Schiff made a contribution toward the cost of the expedition. Rockhill's Diary was afterward published by the Smithsonian Institution. Beginning about 1900, Schiff interested himself in an expedition to China, undertaken on behalf of the American Museum of Natural History, by Dr. Berthold Laufer, and through Morris K. Jesup, president of the Museum, he contributed a fund toward Commander R. E. Peary's Arctic expedition in 1905.

An interesting incident which reflects the relation between Schiff and Jesup is recorded in connection with a proposal made by the latter to present to the Senckenberg Society of Natural History of Frankfort, one of the old and famous natural history societies of the world, a mounted skeleton of a great dinosaur which had been discovered in Wyoming in 1899. The skeleton was more than sixty-two feet long and twelve feet high. On February 1, 1906, Schiff wrote:

My dear Mr. Jesup:

Your valued communication of yesterday, in which you offer to have the dinosaur, which has been the subject of recent talks and correspondence between us, prepared, mounted, and presented as a gift from you to the Senckenberg Museum in the city of Frankfort-on-Main, has just reached me.

The offer you make is so exceedingly generous and is moreover such a personal compliment to me that I hardly know how to adequately express my appreciation of your large-heartedness. But having had the great privilege of

many years' intimate and friendly contact with you, I have, to some extent, become acquainted with your far-reaching and intelligent public spirit, and the gracious and genial manner in which you are in the habit of giving effect to the same.

I am forwarding your letter to the authorities of the Senckenberg'sche Naturforschende Gesellschaft of Frankfort-on-Main, which, in accepting your especially valuable gift, will no doubt make acknowledgment to you in a suitable manner.

Believe me, with assurances of high esteem and friendship,

Yours most faithfully,
JACOB H. SCHIFF.

Jesup wrote to the director of the Museum at Frankfort:

In making this gift I am actuated not alone by my lifelong interest in the diffusion of scientific knowledge and my sympathy with all efforts to educate and elevate the public, but as well by my deep personal regard for Mr. Schiff, who has labored so untiringly for the development and betterment of my own city and who has ever retained his interest in Frankfort, the place of his birth.

In a letter of February 1st, Schiff indicated that he would like to have some participation in the gift, and since Jesup insisted upon having the fossil cleaned and mounted, he asked that he might at least be permitted to pay for its transportation from New York to Frankfort, so that it might be delivered there free of expense. There were quite a number of vexing questions connected with the transportation and the receipt of the gift, not the least being that part of the wall of the museum in Frankfort had to be taken down in order that the huge fossil might be moved into the building.

The head of the American Museum of Natural History, Professor Henry F. Osborn, arranged for an exhibition of dinosaurs, and gave a private view to the friends of the Museum. Schiff was expected to be present but was detained by some important matter, and so the next day, on February 17, 1905, he wrote, expressing his regret, but adding:

> As the remains of these mammals have, as I understand, lasted for several million years, I doubt not they will continue to exist for some time to come, in any event, until I shall have had an opportunity to visit the Museum and inspect them, which I shall do soon.

In 1897, he was elected a member of the Board of Managers of the New York Zoölogical Society. In 1901, he undertook to aid in the raising of a fund to secure the site in Bronx Park upon which the splendid zoölogical garden of the Society is now situated. He expressed his satisfaction when this fund was completed, and showed a continuing interest in adding to the collection of the Society. When the treasurer asked for aid in the purchase of animals for the new lion house, he wrote:

> I find that the only animal which would at this time come within my disposable means for ferocious investments would be a male Indian leopard, but as I do not desire to become connected with anything of so destructive a nature, I think I had better contribute the equivalent to the general fund.

As indicating Schiff's widespread interests and the diversity of the causes to which his aid was invited, mention may be made of the establishment of a research institute in Frankfort. On this subject Schiff communicated with Cassel, and conferred with Dr. Simon Flex-

ner. An extract from a letter he wrote to Cassel, January 12, 1914, is of unusual interest:

> I am writing to-day chiefly to tell you about a conference which I had yesterday with Dr. Flexner. He has now heard fully from Professor Ehrlich about his plan, regarding which you were so good as to cable me recently. Apparently the plans about which Professor Ehrlich writes are not precisely those which are involved—as Professor Flexner first believed. What Professor Ehrlich proposes is to found an institute in Frankfort which shall devote itself to investigating the theory by which, through comparative studies of cell coloration in the human body, the germ of cancer and similar diseases may be isolated and a suitable serum found. (What I say here is probably not entirely accurate, but it is at least what I understand, and I believe it is approximately the idea.)
>
> Now Professor Flexner believes that Professor Ehrlich, who is perhaps the greatest authority on the theory of colors, particularly in regard to their development in the cells of the body, is well justified in expecting to be furnished with resources to investigate fully the theory which I have just mentioned, and if possible to make it useful for therapeutic purposes. Professor Flexner, however, has told me frankly in reply to my question that even if the project is successful—and he believes the chances of success, under Professor Ehrlich's leadership, are most excellent—it will in any case take a considerable number of years before any practical result can be expected; and that, should Professor Ehrlich for any reason be unable to continue with the work before it is successfully completed, the whole project may end without any tangible result.
>
> If the full sum, i. e. M. 60,000 per year, which Professor Ehrlich wishes to have for the institute, can be secured within a short time, I am quite ready, on my part, to make an annual contribution.

Schiff, who had travelled widely and seen the great collections of art and the beauties of nature, had an appreciation of the beautiful. As his wealth grew, he surrounded himself with paintings and sculpture at his town house and in the country. He was not a collector in any definite way; yet he did like to have beautiful things about him, and he was in a sense a patron of art, because he not only bought the works of dead masters but gave commissions to living artists.

He became a "patron" of the Metropolitan Museum of Art in 1883, and beginning at least at that time, his gifts were frequent, including both paintings and sculptures. In November, 1905, he bore the cost of an exhibit of Japanese "decorations" and medals, which was arranged through the Japanese Government.

CHAPTER XIII

SCHIFF was himself not a follower of the strictest observance of the orthodox Jewish ritual, although he was brought up in it. He had, however, a sincere love for Judaism, and a firm faith in it, though he gradually developed theories somewhat under the influence of the reform rabbis under whose ministrations he sat when he came to America. But partially, too, because of his own independence of judgment, he found it difficult to follow a line of action prescribed by anyone else, and he worked out a special code of conduct which would be in accord with his own theories.

He was an observer of the Sabbath, and while he did not flaunt his observance, he never hesitated to make it known. To the president of the Louisville & Nashville Railroad, who invited him for an inspection tour, he wrote on October 31, 1887, that he would be very glad to join the party, but noted that the traveling arrangements included two Saturdays; if plans could be made to stop over until Saturday evening, he would be happy to accept.

But it did not require that a Sabbath or new moon or holy day should remind him of God and his religion. Every morning he read his prayers at the stated time. After meals he said grace. He did not eat forbidden food. He had so high an opinion of the sacredness of the synagogue service that he protested against the collection of funds on the Day of Atonement, even in the face of a great disaster.

He wrote in response to an invitation to attend the annual meeting of a Jewish philanthropic organization on a Saturday:

> It is an innovation, and not a good one, to hold an annual meeting of a Jewish communal institution on a Saturday, which is sure to provoke criticism, *and rightly so.* Whether or not we shall come to the annual meeting will depend upon an assurance I would first like to have, that no records of the meeting shall be made in writing, and that everything except verbal proceedings shall be dispensed with.

Indeed, it was his own practice never to write a letter on the Sabbath; nor would he examine any mail that had any relation to business affairs, or permit market quotations to be read to him. It was his custom to walk to the synagogue—thus observing the traditional prohibition against driving on the Sabbath. This feeling of harking back to the old traditions, in spite of his usual adherence to the new, he expressed in a letter to Zangwill, October 17, 1905, upon the receipt of a new edition of the traditional prayer book for the holy days, for which Zangwill had contributed translations of the poetical portions of the ritual:

> I have the pleasure of acknowledging receipt of your valued communication, and of the Machzor, which just came in time to enable me to follow its attractive text during the hours of devotion on Yom Kippur. Organ, choir, and prayers adapted to modern thought . . . notwithstanding, the familiar words of the orthodox prayer book have even now the peculiar charm for me which the reminiscences of one's early influences and surroundings are so apt to call forth, and I must thank you, therefore, most heartily for the impressive hours which your courteous thoughtfulness has procured for me on the fast-day.

A touching evidence of his faith is found at the time of the death of his brother-in-law, Morris Loeb, who passed away on October 8, 1912, at a comparatively early age. The loss was a source of great sorrow to him, and a friend, in writing him a letter of sympathy, had said:

> Such events create atheists and agnostics, and embitter thinking people against the "inscrutable ways of Providence."

This view Schiff combated:

> It is true, sometimes goodness and righteousness appear for a time to go for naught, but the ways of God are always right. The laws of Nature cannot be changed for anybody, or chaos would result, and even if we pray to God that he may hear us and do this or that for us, we pray for our benefit and to strengthen ourselves, and not for the benefit of the Almighty. Pardon me, if I should appear to write you a sermon, but such is far from my intention; I only give expression to my own feelings, which have given me strength and courage in many a difficult situation during my life.

An interesting impression as to the strength of his convictions is recorded by Paul D. Cravath:

> One who saw much of Mr. Schiff, even in business and professional relations, could not but feel the strength of his religious faith and the degree to which it served as an inspiration and guide in the daily affairs of his life. No one could know him well, even in business, without realizing that he was an intensely religious man and that his religion entered into and influenced all the activities of his life. That observation cannot be made of many men one meets in active business and professional life. One may know through other contacts of their religious life, but

in the case of most of them, that knowledge does not come from contacts in Wall Street.

Once he was asked to write about American Judaism, and in reply he dissented from the phrase. He recognized orthodox and reform Judaism, he said, and gave his blessings to both. He frequently quoted the sentence: "Would that all the Lord's people were prophets."

He worshipped at Temple Emanu-El, of which he was a member. At one time he called a number of its members and trustees together to initiate a movement which he called the "renaissance of Judaism." He supported the Temple's Brotherhood and its Sisterhood of Personal Service. He took pleasure in adorning the Temple. On the occasion of his son's confirmation in June, 1891, he and Mrs. Schiff presented two beautiful candelabra. In 1910, he presented bronze doors for the Holy Ark. He was also a seat holder at Temple Beth-El, and attended frequently. In the summer time, he went to service at Long Branch.

He was interested in the Union of American Hebrew Congregations (the reform wing), and for a time acted as a member of its executive committee. In 1912 he generously supported its Synagogue and School Extension Department. He attended the convention at Baltimore in 1907, and made an address. His most important contributions to the Union were in behalf of the Hebrew Union College, which is under its charge.

At the time of the San Francisco fire, he subscribed generously to the fund which was collected by the American Jewish Committee for Jewish communal needs in San Francisco, expressing his particular interest

in the rebuilding of the ruined synagogues. While it was his practice to decline to aid in the erection of synagogue buildings in communities of considerable size, he was willing to aid in smaller communities, after he had satisfied himself, upon investigation, that the people in these towns had done whatever they could.

The opportunity for religious observance which he maintained for himself he frequently tried to secure for others. To cite a few instances: In July, 1916, when new arrangements were being entered into between the labor Unions and the cloak and suit manufacturers, he was visited by a committee of rabbis, who urged him to use his influence to render possible a five-day week, so that the workers might be free to observe their Sabbath. This he promptly took up with Morris Hillquit, pointing out the various advantages of such a plan, and the fact that many of the employers were in favor of it.

In another case, where only a single individual was concerned, a messenger boy who was discharged because he declined to work on the Jewish New Year, he made a plea to the manager of the company for his reinstatement, writing:

> May I not submit that it is a great hardship to compel boys, in whom it is so necessary that the respect for their religion be maintained, to overcome their scruples and work on the two days which under the tenets of their religion are the holiest of holy days.

The breadth of view in his attitude within Judaism enabled him to recognize the merits of movements away from it or outside of it, even though he could not agree

with them. Thus, in making an unsolicited subscription to one of the buildings of the Ethical Culture Society, he wrote to Felix Adler, May 16, 1899:

> Upon returning from Europe, I learn that you have bought land for the purposes of the Ethical Culture Society and its kindred institutions, and that a fund is being raised to pay for the land and the buildings to be erected thereon. While, as you are aware, we differ from each other as to the manner in which may be brought about that glorious time which is best expressed by the passage in the Jewish prayer: "On that day the Lord will be One, and His Name One," I willingly recognize that the Ethical Culture movement, to the promotion of which you have given your life, is an efficient co-laborer in the endeavor to bring about that glorious day.

He recognized the good work of the Salvation Army, which, according to Evangeline Booth, "was proud to count him among its warmest and most loyal friends."

He wrote to John G. Agar, who had apparently through an error sent him a letter inviting him to contribute toward a fund for the purposes of the International Congress of Gregorian Chant:

> Your communication of the 22d instant which reached me yesterday, in which you say: "I am confident that every Catholic will feel it a privilege to contribute to this fund," was, no doubt, sent to me erroneously, as I have the advantage of being a Jew, but nevertheless, this need not prevent me from heeding the appeal in your letter to contribute to so good an object, for, if anything is catholic in the general sense of the word, music is certainly so, and so is religion, for its true purpose is always the same, as you will no doubt agree, in all faiths, and on the top of the mountain all paths unite.

Upon various occasions he and Mrs. Schiff supported buildings for Young Men's and Young Women's Christian Associations. On the other hand, he did not hesitate to express himself with great vigor concerning the methods employed by Christian missionaries to proselytize Jews, and in particular he objected to the mingling of a sort of subtle proselytizing with settlement work on the East Side.

Schiff's upbringing, his deep religious consciousness, his constant assertion that he felt himself a Jew by faith rather than a Jew by race naturally predisposed him toward an interest in institutions of Jewish learning, and particularly toward such as were especially devoted to the training of rabbis and teachers.

In the sparse Jewish community settled in the United States in earlier days—about 3,000 in Colonial times, and probably not more than 15,000 in 1848—it was impossible to maintain such institutions. In 1867 there was established in Philadelphia a college known as Maimonides College, which closed its doors in 1873; and in 1876 the Hebrew Union College was established in Cincinnati. This College was the creation of the newly founded Union of American Hebrew Congregations, both institutions being inspired by Isaac M. Wise. It was the hope of many that this organization and college would serve as a rallying-point for all Jews in America, and would train rabbis who would be acceptable to the various types of congregation. Such an idea naturally attracted Schiff at a very early date.

He supported the College by various gifts, which he increased in amount as the needs of the institution grew.

After the death of Wise, a memorial fund was created in which Schiff took part. When Kaufman Kohler became president of the College in 1903, Schiff took the occasion to establish a scholarship in Kohler's honor, and he aided the building programme inaugurated in 1911. His interest in the College was strengthened during the presidency of Kohler, who had been rabbi of Congregation Beth-El in New York, and to whom he was very much attached.

The subject of pensions for Jewish clergymen and educators in America was brought to Schiff's attention by Rabbi Joseph Stolz of Chicago, who was chairman of a special commission which had been created by the Union of American Hebrew Congregations to deal with the problem. Schiff at once expressed his sympathetic interest in a letter from Bar Harbor, August 11, 1916:

Dear Rabbi Stolz:

The report of the Special Commission on Superannuated Minister Fund, which you have sent me, has had my careful attention. . . . With the object it treats I am in entire sympathy, and I only regret that the fund sought has not already been long in existence. It is a standing reproach to American Israel that this should not be so.

The change in title for the fund which your report proposes should perhaps be somewhat more expressive of the purpose of the fund, and may I not suggest that a name something like "Synagogue and Temple Pension Fund for Retired Ministers and Educators" be chosen. Such a name would tend to make it better understood by the laity what the actual purpose of the fund is, and also to indicate that its benefits are to accrue to all who may be entitled to it, without distinction between orthodoxy and reform. I shall be very willing to contribute something

to the preliminary expense fund, and should be pleased to be advised how much it is thought is required to cover the preliminary expenses; and when the proper time comes, I should consider it a privilege to start the fund. . . .

Yours faithfully,
JACOB H. SCHIFF.

On January 10, 1917, his seventieth birthday, he sent to J. Walter Freiberg, the president of the Union of American Hebrew Congregations, a check for $100,000, to inaugurate the fund in accordance with plans being worked out by the Commission.

Sabato Morais of Philadelphia, the minister of the Spanish and Portuguese congregation in that city, undertook, in conjunction with the minister of the Spanish and Portuguese congregation in New York, H. Pereira Mendes, to establish a Jewish theological seminary in New York, with a distinctly traditional and historical programme. While congregationally Schiff had allied himself with the Reform Synagogue, he nevertheless adhered to many of the traditions of historical Judaism, and his breadth of vision and his local interest in New York City, together with his admiration for the men who were at the head of the movement, predisposed him to aid this newly founded seminary.

The Seminary was organized in 1886, and opened its doors in 1887, having strengthened itself by securing on its faculty, among others, Alexander Kohut, a well known rabbinical scholar. The institution originally held its classes at Cooper Union and in other places, but when it was decided to secure a building, an offer was received from Schiff to furnish a substantial part of the fund. At various times during the early existence of the

Seminary there were financial crises, since the institution was without endowment and depended upon sporadic support. Schiff was called upon, and unfailingly responded; but the needs were small, and none of the amounts considerable.

In May, 1897, Morais passed away, and the president of the board of trustees, Joseph Blumenthal, died shortly afterward. The acting presidency fell upon Adolphus S. Solomons, a distinguished resident of Washington, who spent much of his time in New York. It was primarily Solomons who brought to Schiff's attention the need for making a stronger institution of the Seminary. As the Seminary had theretofore been supported by an association based upon annual dues and subscriptions, and a board of trustees which might readily be changed at will, it seemed desirable to establish a corporation with a broader name, and a form of trust which would always insure the wise management of trust funds. So in 1901, after some exchange of correspondence, a conference was held at Schiff's home, at which he undertook to start an endowment fund for the Seminary, with the sum of $100,000, and Leonard Lewisohn offered to give $50,000 for the same purpose. Upon the same occasion Mayer Sulzberger offered to present his library to the Seminary, and the next day Daniel Guggenheim and his brothers gave $50,000. With this nucleus the newly founded corporation felt itself strong enough to offer to merge with the previous association, in the creation of what is now known as The Jewish Theological Seminary of America.

Part of the plan of the reorganization, which had been contemplated for several years, was the securing of the services as head of the faculty of Solomon Schech-

ter, then reader in Rabbinics at the University of Cambridge, in England. Schechter was a brilliant scholar and a great personality, and the hopes of all those who had been previously interested in the Seminary were centered upon him. In 1899 Schiff had undertaken to hold funds in trust, with a view to securing Schechter's services. The latter arrived in the spring of 1902 and was introduced to New York by a reception in his honor at Schiff's home. There grew up between the two men strong bonds of friendship and affection—which never prevented them from disagreeing, since they were both men of pronounced views.

After making his initial gift, Schiff took other steps to show his interest in the institution with which he had now become closely connected as a "life director." He purchased a piece of ground on 123d Street, selecting it because of the academic neighborhood, and had a building erected at his own expense. He saw the need of increasing the endowment to $500,000, and offered to give $175,000 toward the remainder of $300,000, provided that sum could be secured within a time which he specified. It was secured.

He did not limit his interest to the giving of funds, but was constantly encouraging and stimulating those who were engaged in the work of reorganizing the institution. The question of the building engaged his close attention. In correspondence with the architect, he was not disposed to be saving, writing: "I do not wish to do things by halves."

Indicative of his regard for the scholar was the manner in which he undertook the purchase of the manuscripts and books of Dr. Moritz Steinschneider in 1898. Steinschneider was then in his eighty-third year, and Schiff

learned that his old age would be rendered a great deal more comfortable by an assured income. Accordingly, he arranged to purchase the library from Steinschneider, on the understanding that the latter was to retain actual possession during his lifetime, and he, Schiff, was to have possession after Steinschneider's death. In consummating the arrangement, he wrote Steinschneider under date of October 5, 1898:

> Since we are all in God's hands and it is not at all impossible that you should outlive me, I would prefer to have the whole matter settled.

He undertook to see to it that whatever library received the collection, it was always to be known as "The Steinschneider Collection," and under that name, it now forms part of the library of the Jewish Theological Seminary. In 1914 he made an agreement for the purchase of the great library of Baron Günzburg of St. Petersburg, but the outbreak of the war prevented the delivery of the library, which has since passed into other hands.

On his seventieth birthday, January 10, 1917, Schiff distributed a number of generous donations. Among them was one of $100,000 to the Seminary, and at that time he wrote:

> While I have preferred not to specially earmark this contribution, I should state that it is primarily made in the desire to enable the Seminary to pay reasonably adequate salaries to the members of its faculty.

It was not only the Seminary as an institution whose welfare he considered: he came to have high regard for the members of its staff, and entered into friendly and intimate relations with some of them. He was greatly

attracted by Kohut and by the task which he had imposed upon himself, of editing and publishing a modern edition of the *Aruch,* the great talmudical dictionary, compiled by Nathan ben Jehiel of Rome, in the eleventh century. This work Kohut expanded from a single volume to six, supplying it with complete modern philological apparatus. In her autobiographical volume, *My Portion,* Mrs. Rebekah Kohut has related many interesting incidents connected with the work of her distinguished husband. Aside from material aid, Schiff gave great moral support to Kohut, who persevered in his work despite many distractions and growing illness. In 1889, when the manuscript had been completed, there was a festival of three days, on the third of which there was a gathering of friends at Kohut's house. Among others, Schiff made an address. He not only gave money toward the publication, but acted as treasurer of a fund, and earnestly sought subscriptions from others.

With Schechter, Schiff's relations took the form of frequent exchanges of visits, and of discussions upon many topics. Against his usual custom, he accepted in 1910 the dedication of Schechter's two volumes on Jewish Sectaries.

He congratulated Schechter upon receiving the degree of Doctor of Letters from Harvard University, and in this letter wrote of other interesting matters:

Königstein i/ Taunus,

June 28, 1911.

Dear Doctor Schechter:

I have your kind letter of June 7th, and am delighted to hear that Harvard has conferred the degree of Doctor of Letters upon you. It is a case where both giver and receiver are honored, and I am especially glad that it is

Harvard that has shown you this honor, because, as you well know, I am particularly interested in it, and am chairman of its committee on Semitic studies.

I showed your letter to my brother-in-law, James Loeb, when we passed through Munich last Sunday, and he too was delighted at the honor that his alma mater had conferred upon you, as was also my brother Philipp, whom we met here yesterday, and who heartily reciprocates your remembrances. . . .

When I was in Berlin about three weeks ago, I had several conferences in regard to Jewish affairs with some friends, and when we meet again in the fall, God willing, I shall tell you more about the conferences. The Kaiser summoned me to an audience, which was most interesting, and in which we touched on many things; in the fall I shall tell you more about that as well. . . .

Yours, etc.,
JACOB H. SCHIFF.

He was likewise interested in the welfare of the students; and very early in the history of the Seminary he undertook to create a substantial loan fund. Irving Lehman, then a young barrister and now Justice of the Court of Appeals at Albany, was the youngest member of the board of directors, Schiff volunteered to place the fund in the hands of Lehman, if he would bring him a sound plan for using it on behalf of the students.

In many minor ways his interest in the Seminary was shown. He frequently went to the building. He readily fell in with the custom of house dinners, which Schechter had inaugurated in the hope that some time a dormitory would be created, and students and even faculty would dine "in hall," according to the English university custom. He was never absent from the com-

mencement exercises of the Seminary except when he was abroad, and occasionally he made addresses. Although the exercises usually took place in June, and he was already in Sea Bright, he would, even in later years, go to New York, and then back again the same night. The meetings of the board of directors were held in his home, around the large table in his room, which witnessed so many important meetings for philanthropy and education, and the comfort of his colleagues was always looked after.

In addition to his gifts to the endowment and to the library and to the building, he had for many years a very simple practice of meeting deficits. As the treasurer would report the figure—growing larger annually—he would compute the sum, and on his own pad, with a pencil, write out: "I agree to give $. . . . to meet this deficit," the amount he named usually being one half of the total. Then he would pass it around to such of his fellow directors as he thought would join him, and hand the slip back to the chairman, with the sum generally completed.

The act of incorporation of the Seminary included among its purposes the training of teachers for Jewish religious schools. Courses for the training of teachers were established in the Seminary building on 123d Street in 1904, but after several years' trial it was realized that by reason of the distance from other parts of the city and the fact that the teachers' course was rather subsidiary to the main rabbinical course, the result was not as satisfactory as had been hoped. To improve this condition, Schiff created a special trust. In thinking of the need for teachers in New York, he also had in mind the

sister institution in Cincinnati, and the fund which he established, known as the Jewish Teachers' College Fund, was to be held by trustees, two of whom were to reside "east of the Allegheny Mountains" and one "west of the Allegheny Mountains." He followed the progress of the work of the two Institutes with the greatest care. Although declining to be a trustee himself, he always met with the trustees, read every report, acknowledged its receipt, and took an interested and active part in the development of both the schools. On behalf of the Teachers Institute in New York, which grew rapidly, he made considerable annual donations in addition to the original foundation, and likewise encouraged others to give funds for this purpose.

The movement toward the establishment of Young Men's Hebrew Associations, especially in New York City, had his cordial support, at least as early as 1879. He was a member of the board of directors of the New York Association by 1884, and displayed particular interest in its Literary Society and other educational activities. On January 10, 1897 (his fiftieth birthday), he expressed his intention of making a gift to the association of funds to erect the building which for many years housed it, at 92d Street and Lexington Avenue. The building was completed and dedicated on May 30, 1900.

He greatly aided in the construction of the building of the Young Women's Hebrew Association, on 110th Street, in which his daughter, Mrs. Felix M. Warburg, was deeply interested. Even the movement for the formation of a National Council of Young Men's Hebrew Associations, which was later initiated by his son-

in-law, Felix M. Warburg, seems to have originated in his fertile brain. On July 22, 1907, he wrote to Percival S. Menken:

> It has occurred to me that there should be formed a National League of Young Men's Hebrew Associations. There is now, I believe, in almost every large town in the United States, a Young Men's Hebrew Association, and I believe, if these associations could be gotten in close touch with each other, that much could be done to promote Jewish life amongst the younger generation of American Israelites. Perhaps you and your friends will give this your thought, and we can then further discuss it at an opportune moment.

He actively supported this Council, and the Jewish Welfare Board, which was formed out of it as a war measure, and which later succeeded to its activities.

In 1864, there was founded in New York the Hebrew Free School Association, intended to give religious education free of charge to those children whose parents could not send them to synagogue schools or employ private teachers. Schiff's connection with this society began prior to 1880, and in that year he was elected a director. The next year he took part in the plans for establishing a kindergarten under its auspices. A letter from the president, Myer S. Isaacs, in 1884, indicates that already at that time Schiff had rendered considerable services to the association.

As the Jewish population of New York grew, Schiff gave his whole-hearted support to the establishment of communal Hebrew religious schools, known as Talmud Torahs. On November 9, 1903, he suggested to Max

Lubetkin, president of the Talmud Torah School, at 225 East Broadway, that it would serve "a very excellent purpose if the managers of the school could see their way to open a number of branches." Ten days later he wrote:

> I will make a contribution of $25,000 to the Talmud Torah School for the purpose of the acquisition of an additional building suitable for the opening of a branch in another downtown district than the one in East Broadway, where the school is now located. While I freely desire to leave the determination where such branch is to be located to the judgment of your board of trustees, I suggest that it be not in a neighborhood from which you now draw any considerable number of pupils.

He occasionally visited these schools, and was very frank in his criticism of the teachers and of the methods. On January 7, 1910, he indicated his interest in another institution, the so-called Uptown Talmud Torah, by taking over a mortgage which he was to hold free of interest for a period of ten years. After that time the mortgage was to be cancelled, in accordance with certain conditions which he laid down. The directors of the institution, in accepting his offer, wrote to him that they assumed that there would be no objection on his part to a provision in the agreement that the religious instruction in the institution should always be along orthodox lines. To this he readily assented.

He wished very much that these schools should coöperate with the Teachers Institute of the Seminary, as he had methodical plans in his mind of a complete system of Jewish religious education, through the primary and secondary schools, a teachers' college, and higher institutions of learning.

JACOB H. SCHIFF

Forty years ago the difficulty in getting a Jewish book published in America was very great. The circle of readers was limited, there was no likelihood of profit to the publisher, and the author was rarely, if ever, in position to take the risk. Abram S. Isaacs, a rabbi, and for a long time professor of Semitics at New York University, who had no doubt himself encountered this difficulty, suggested to Schiff that he should create a fund to guarantee to some established publishing house the publication of such worth-while books of Jewish interest as might come to them from time to time. Schiff was prepared to do so, when the proposal came to organize a Jewish Publication Society.

The Society was formed on June 3, 1888, when he was abroad, and during the course of the meeting a cablegram was received from him offering a substantial contribution. Upon his return the following autumn, he promptly took steps to create a committee in New York City to secure members for the new Society. In the work in New York State he coöperated closely with Simon W. Rosendale of Albany, who had been the chairman of the organization meeting in Philadelphia. He invited the executive committee to meet in New York and made arrangements for the meeting. He collected the sum of three dollars in dues from a good many people in New York, and sent each one a letter of acknowledgment. He was always looking out for suggestions for publications, and interested himself in having works by Karpeles and Dubnow translated into English and published by the Society.

One of the earliest tasks to which the Society dedicated itself was the preparation of a new English translation of the Hebrew Bible and a new commentary. By the time

of the tenth annual meeting, held on May 22, 1898, the work had proceeded so far that funds were required. This subject deeply interested Schiff, who wrote, October 12, 1899, to the Grand Rabbin of France, Zadoc Kahn:

> I am very much obliged to you for your thoughtfulness in sending me the French Bible translation which you have brought out. I shall use it with very great interest. Unfortunately, the problem of implanting in the younger generation the spirit which only the Book of Books can inspire becomes more and more difficult, and it is therefore an effort doubly worthy of recognition to place our Bible in such form and language as will make it most attractive to young and old. We are faced with a somewhat similar problem in this country—perhaps on a larger scale—in the publication of a new English version of the whole Bible under Jewish auspices. Perhaps you will be interested to see the enclosed pamphlet-circular which has been issued in this connection by the committee of which I am chairman.

The actual preparation of the manuscript was beset by many delays, and was not actively resumed until 1908–9. In 1909 he urged those interested not to be discouraged by the difficulties, though he recognized them to be considerable, and when it appeared that no other plan gave any promise of early publication, he wrote to Edwin Wolf, then president of the Society, offering to defray the entire expense of making and publishing the translation. After the gift was made, the preparation of the manuscript and its printing proceeded apace, and the first edition appeared in 1917.

To celebrate the completion of the work, a dinner was held in New York, on January 22, 1917. The plan was that it should be given by the Society, but Schiff

offered to be the host, provided that he was not to "derive any notoriety," and he wished it to be considered the function of the Society itself. He was very anxious that there should be specially bound copies for the board of editors, to be presented at the dinner. When he was presented with a specially bound copy, beautifully inscribed to him, he acknowledged it by saying that the book would form a valued addition to his "household treasures." Thereafter it was his custom to read out of this particular copy to his grandchildren, and the translation was always a source of great joy to him.

Meanwhile, he had taken up the idea of establishing a fund for the publication of a series of Jewish classics, both in original text and in worthy translation. His brother-in-law, James Loeb, had in 1910 undertaken the great work of publishing in the original texts and English translations all of the Greek and Roman classics. One day a few of the new volumes of the Loeb Classical Library were lying upon a table in the drawing room at the Schiff home, and a number of persons present were examining them with admiration. Mrs. Schiff, turning to her husband, said: "Why couldn't you do for the Jewish classics what Jimmie is doing for the Greek and Roman?" The remark at the moment elicited no response, but soon afterward he took up this new project, with his customary ardor. At a dinner, given on February 10, 1914, to celebrate the completion of the manuscript of the Bible translation, he expressed his desire to add a second considerable fund to the Publication Society's resources, for the purpose of issuing the Jewish classics, and made a formal offer to the president of the Society, on May 4, 1914.

The project was long in getting under way. After the plan had been drafted, Schechter, who had been named as chairman of the committee, died. Most of the texts and many of the scholars who had been invited to coöperate in the plan were in Europe, and the period of the war was not one which made the initiation of the work possible at the time, though it has since been inaugurated and is steadily proceeding.

One of the difficulties in the publication of the classics lay in the fact that there were not adequate facilities in America for setting Hebrew type in elegant form and with the necessary vowel-points—certainly not on any large scale. Accordingly, the plan was suggested of creating a press especially designed for the use of this Classics Series, and this project, too, Schiff heartily endorsed and generously supported.

The American Jewish Historical Society, which was formed in June, 1892, under the presidency of Oscar S. Straus, largely for the study of the history of the Jews in America, at once engaged Schiff's interest, and he became a member from the beginning. In 1909 his assistance rendered possible the presentation to the Society of the entire collection of the so-called Lyons Papers, which were afterward issued in two volumes, being in the main the original records of the Shearith Israel Congregation in New York, the oldest Jewish congregation in North America.

His warmest interest in a subject that had to do with American Jewish history was manifested in the part that he took in the preparations for celebrating the 250th anniversary of the settlement of the Jews in the

United States. The celebration was held in New York on November 30, 1905. He acted as chairman of the executive committee and gave his unwearying attention to the function. He presided at the exercises in Carnegie Hall, and made a brief address before presenting Grover Cleveland, who was one of the principal speakers at the celebration: [1]

> When some months since it was decided to celebrate the settlement of Jews in the United States, and in this very city, 250 years ago, the people of the Jewish faith through the land felt glad and proud, because this beloved country of their adoption had become the great exponent of human liberties and of freedom of conscience, furnishing an example to the world how great and powerful a people can become who give equal opportunity to all, no matter what their origin or their profession of faith may be. . . .
>
> I am grateful for the honor, which has so graciously been bestowed upon me, to preside over this celebration; and, before I exercise the great privilege to present to you the honored speakers of the day, I ask to be permitted to give expression in a few words to the feelings which animate us upon this momentous occasion.
>
> When, in 1655, 250 years ago, people of our race and faith first set foot upon these shores to become permanent settlers, hardly a century and a half had passed since Columbus had unlocked the gates of this hemisphere to the civilized world. Thus the heritage which the great Genoese presented to mankind was availed of by our own people at so early a period of the development of the New World that we believe we are justified in the claim that this is our country, to a like extent as it has become the country of other early and later comers, in common with whom we have built this great nation, of which we now form part and parcel.

[1] See No. 14 of the Publications of the American Jewish Historical Society.

Look at the record of the wonderful and glorious progress and development of our country, and upon every page will be found the name of the Jew as having rendered meritorious and patriotic service. Not that we claim that the Jewish citizen has at any time done more than his simple duty; but, with the attempt so frequently made to consider us a foreign element, it is well and proper, upon an occasion like the present, to emphasize the fact that 250 years ago, and ever since, the Jew who has landed on these shores has come to this country to throw his lot with its people, to share their burdens, to benefit by their opportunities, to become an American, in the best meaning of this proud title and all it stands for.

And having said this, we may add that, as Jews, we are ever mindful of the untold blessings which the fact that the beacon light of human liberty and freedom is kept burning brightly by the people of the United States brings.

We who *are* Americans pledge ourselves anew, upon this momentous occasion, to our fellow citizens, from whatever race they may have sprung or whatever faith they may profess, that we shall ever stand ready to be one with them in every endeavor to further augment the greatness of this, our beloved common country, and the respect in which it is held throughout the world.

A beautiful medal was designed by Isidore Konti, the distinguished sculptor, to commemorate the occasion, and a copy of it in gold was struck and presented to President Roosevelt. Schiff was the anonymous donor who bore the expense of having this medal prepared.

CHAPTER XIV

SCHIFF's character as a citizen of his adopted country was molded before the great mass immigrations of the last decade of the nineteenth century and the first decade of the twentieth. His feeling was that every alien who entered the United States had it as an immediate duty to learn the language, laws, and manners of the country, and adopt them as his own. His philosophy of citizenship opposed that later philosophy which not only favored but even urged the retention of the languages and cultures of separate groups, and to some extent justified the bitter complaint of Theodore Roosevelt during the war that the United States was not a nation but a polyglot boarding house.

Because of these views, Schiff made careful distinction between those Jewish projects which he might consistently support and those which he might not because they involved separatism where he believed it improper. Thus, when he was requested to send a contribution to a fund for providing a flag for the Hebrew veterans of the Spanish-American War, he objected on the ground that

> we are all Americans, especially those who have fought under the flag, and I am not in favor of dividing ourselves into classes.

He had taken a similar position when a separate appeal was proposed at the time of the Johnstown flood, writing to the committee at Johnstown, June 7, 1889:

> I have your communication of the 4th instant, and I need hardly assure you how much I sympathize with you in your great affliction. The citizens of New York have already formed, as you may be aware by this time, a relief committee, of which I am a member, to which a most generous response has been made by all classes. All questions of creed or nationality should cease before such a calamity, and just as no discrimination is made in the responses here, churches, synagogues, Catholics, Protestants, and Jews giving with like liberality, so I am sure no discrimination will be made by those in charge in dispensing the relief. . . . Later on, in case you should require assistance to rebuild any Jewish synagogue or other institutions which may have been destroyed or damaged, you can rely upon myself and our co-religionists to come liberally to your special aid.

He had no objection to joining the proposed United Jewish Community, or Kehillah, in New York, for the reason that he gave in a letter of March 22, 1908:

> It is now well understood that the United Jewish Community will deal almost exclusively with the internal affairs of New York Jewry which need to be looked after, such as the promotion of Jewish education, the safeguarding of moral conditions, and similar problems which heretofore have been dealt with in a rather disconnected and spontaneous manner. There may be other instances, even if not frequent, in which the Jewish population of New York had better speak through a single representative body than through disconnected, uncontrollable elements, which it has been proven on former occasions are apt to do great harm.

On this subject he conferred frequently with Dr. J. L. Magnes, the moving spirit of the organization, and, in his far-seeing way, laid down conditions, March 3,

1909, which he thought necessary to prevent the organization from being used for political purposes:

> Personally, I would not be willing to have anything to do with the United Jewish Community, unless it is a condition that no one can become an officer or a member of the executive committee who is not an American citizen. I further am strongly impressed that the decision of the nominating committee that no one shall become a member of the executive committee who holds political office should be adhered to; otherwise it is very likely that sooner or later membership in the executive commtitee will be utilized to gain political preferment.

He was delighted with the appointment of Oscar Straus in Roosevelt's Cabinet, and wrote on October 25, 1906, to William Loeb, secretary to the President:

> It is quite a coincidence that the announcement of Mr. Straus's coming appointment to a Cabinet position was received simultaneously with the cablegram from Paris that General Picquart, the courageous defender of Captain Dreyfus, had been appointed Minister of War.

What pleased him particularly was the effect which the announcement of Straus's appointment would have in foreign lands. He wrote to Zangwill:

> The announcement by the President of Oscar Straus's coming appointment to a place in the Cabinet has been most favorably received by Jew and Gentile alike. I have known of the intentions of the President for a considerable time, and I rejoice because of the moral effect this is certain to have upon the position of the Jews all over the world.

To Isidor Straus he wrote:

> Something like five weeks ago we were in Washington

and dined with your brother Oscar, where we met President and Mrs. Roosevelt. I think Oscar is now in his right element, and will make a great reputation for himself before he leaves the Cabinet. What a wonderful career he has had, and how proud you have a right to feel to be really the one who, to a great extent, has made him what he is. The President said to me how attached he felt to Oscar and how sympathetic his ways were to him.

A story had gone the rounds, which was printed in a book by Simon Wolf, to the effect that Straus's appointment was due to Schiff's intervention. This he disavowed in a letter to Wolf written from Bar Harbor, August 30, 1918:

In reading over more minutely *Presidents I Have Known*, from which I am deriving no end of interest, I find it stated on page 237 that at the banquet at the Hotel Astor, held some years ago, at which Oscar Straus sat at one side of Colonel Roosevelt and I on the other, Colonel Roosevelt spoke of his selection of Oscar Straus as a member of his Cabinet while President, while later, in my own address, I mentioned that I had suggested the appointment of Mr. Straus to that exalted position.

Surely there must be some mistake, which I want to hasten to correct, as to this occurrence at the Hotel Astor, for I am certain that I could never have made the statement that is ascribed to me in your book, simply because this would not be in accordance with the facts. The selection of Mr. Straus to a Cabinet position resulted, as far as I know, entirely from the initiative of then President Roosevelt, who, at the time, honored me by confiding to me one day, when I was with him at the White House, that he was considering Mr. Straus's name for a Cabinet position, and I am very sure this originated entirely in his own mind.

> I do not know that anything can be done now to correct the statement as it is in your book, but in any event, I felt that I should call your attention to this.

In general he felt a personal pride when a Jew rendered distinguished public service. When Louis D. Brandeis was nominated by the President as Associate Justice of the Supreme Court, Schiff wrote to Thomas W. Gregory, the Attorney General, on February 7, 1916:

> It is particularly gratifying to the people from whom, like myself, Mr. Brandeis has sprung, and who now form so considerable a percentage of the population of our country, that the President has nominated one of our most eminent co-religionists to the United States Supreme Court, and I can only express the hope, as I doubt not, that Mr. Brandeis's nomination will receive early confirmation on the part of the United States Senate.

His strong sense of loyalty to his faith and to those who were bearers of it, and his recognition of the fact that by reason of their separateness and their minority position, they were the subject of discrimination from time to time—even in an enlightened age—led him to devote a large amount of his energy to defending the rights of the Jews. His own personal interest in Judaism was largely one of religion. On numerous occasions he declared that he was not a "race-Jew" but a "faith-Jew." Nevertheless, he was obliged to take account of the charges made against the Jews as a body.

He wrote in 1891, with regard to charges which had been made against a number of Jews, that if they were substantiated, "I shall be the last to shield them; for I have always held that a bad Jew deserves double punish-

ment, for he not only ruins his own reputation: he besmirches the name of his entire race." He was possessed with a sense of the nobility of the heritage which the Jews had received, and which he deemed it a duty that they should hand down. He was anxious that their separate religion and their especial literature should be held and cultivated by them without detriment to their position as citizens in America or elsewhere.

In 1908, when Commissioner of Police Theodore A. Bingham made a statement in the *North American Review* that there was excessive criminality among the Jews in New York, Schiff was prompt to voice his disbelief of the charges. When Commissioner Bingham withdrew them, he sent him a note commending his "manly retraction."

The unfortunate case of Leo Frank, who was convicted of a murder which he did not commit, greatly aroused him. He made appeals to a number of his friends, and to the Governor of Georgia, which show how closely he had studied the case, and how deeply he was interested in it:

November 23, 1914.

Milton Smith, Esq., Pres.,
The Louisville & Nashville Railroad Co.,
Louisville, Ky.

Dear Mr. Smith:

You have no doubt heard and read of the Frank murder trial at Atlanta, Ga. Many of my friends here, amongst whom are some eminent lawyers who have most carefully followed the entire proceedings and gone into the evidence, are sincerely convinced that there is at least a grave doubt whether Frank has committed the crime for which he has been convicted, and that since every effort has

been made and failed for a retrial of the case, the convicted man faces death penalty, unless the United States Supreme Court, to whom application upon a technical point has been made for intervention, sustains this application, and orders the case to be retried. (The application has been denied since this has been dictated.)

There is, as I understand it, grave doubt whether the United States Supreme Court will intervene, and then it is not unlikely that what may hereafter prove to have been a judicial murder may be committed, unless executive clemency can be obtained for Frank, for which no doubt considerable effort will be made. This may come either before Governor Slaton of Georgia, or before Governor-Elect McHarris.

I know you have considerable acquaintance and influence throughout Georgia, and at the instance of friends who have been consulting with me, I have promised to communicate with you in the hope that you will utilize your influence for obtaining executive clemency for the convicted man. . . .

I earnestly ask you, not alone as a matter of friendship for me, but also because in a case in the judging of which public clamor and prejudice have evidently had so large a share, the extreme penalty of the law should not be inflicted, for there is always a possibility that public clamor and prejudice may have influenced not only the jury before whom the case has come, but, unknowingly to themselves, even the judges who have acted in the case. The death penalty once inflicted, it would be too late if thereafter it should turn out, as from what I understand is not unlikely, that the man is innocent of the crime of which he has been convicted.

I hope therefore very much indeed that at the proper time you will make an earnest effort to coöperate with those who will seek executive clemency for Frank, and I

am sure the gratification which you will receive through having aided in saving a possibly innocent man will prove your best reward.

Faithfully yours,
JACOB H. SCHIFF.

(Telegram) June 11, 1915.

HIS EXCELLENCY JOHN M. SLATON,
GOVERNOR OF GEORGIA.

I hope aye I pray that the necessary courage may be vouchsafed you to withstand clamor and passion. Please remember that it is not only the eyes of Georgia but of the entire country which are upon you.

JACOB H. SCHIFF.

When Slaton took favorable action on behalf of Frank (though poor Frank was later done away with by the mob), Schiff telegraphed:

June 21, 1915.

I am sure you will receive the commendation of all right-thinking people of your state and throughout the country for your courageous action. Be assured of my own appreciation and high esteem.

Schiff believed in a liberal policy in the matter of immigration into the United States. On his numerous visits to various parts of the country he saw how sparsely they were settled, and how much man power was needed for the cultivation of the soil—which he considered the backbone of American economic life.

He opposed the literacy test upon the ground that worth and character were not determined by ability to write and read, and that if there were backward countries in Europe which did not afford their citizens op-

portunities for education, this should not debar them from entering the United States—a view taken by at least three Presidents of the United States who vetoed bills which provided for such literacy tests. One of his earliest expressions of opinion on this subject is found in a letter addressed to President Harrison, March 9, 1892:

> Permit me to address you upon a subject to which I know you are giving earnest personal consideration, and which is not only very near my own heart, but which gives great and constant concern to the members of my race, of whom I believe I may claim to be a representative. I refer to the immigration question and the laws governing the same. Having carefully followed recent public utterances of leading Treasury officials upon this subject, as well as the discussions in Congress which have culminated in the appointment of the committee of which Senator Chandler is chairman, and connecting these utterances with the attitude Senator Chandler has heretofore taken, I am impressed with the fear that a construction may hereafter be given to existing laws which must throw many and great obstacles in the way of the landing of immigrants arriving at our ports.
>
> I do not propose to tire you by an attempt to convince you how un-American any endeavor would be to exclude those who in consequence of the intolerance of their mother country come to our shores seeking new homes and new occupations, and whose descendants are certain to become as valuable a component part of our population in future generations as the multitude which has preceded them in this and former generations. They have only followed the paths of the Pilgrim Fathers, animated by the same thought which prompted the latter to implant upon this hemisphere the tolerance whose denial by their native country led to the very foundation of our own nation.
>
> I may, however, be permitted to point out that unjusti-

fied and great hardships must of necessity occur should existing laws be construed in an extreme manner. The law cannot intend to exclude those who, while they land without wealth or even any visible means, bring either strong arms or an intelligent mind through which to find support and gain a livelihood for themselves and their families; nor would it be just or humane to debar an entire family or separate it because possibly one of its members, as is now and then the case, may appear unable to become a breadwinner.

While these remarks refer alike to immigrants of all nations and races, I do not hesitate to admit that my sympathies are specially in behalf of the members of my own race, who come to our shores under exceptional circumstances, which are so graphically described in the report of the commissioners who have recently returned from their mission to Europe, whither they had been sent by the Treasury Department to study the causes producing the constant outflow to our country.

None of the immigrants I refer to have, thus far, become a charge upon the communities among which they have settled, nor have the Israelites of the United States yet complained that the burden has become too heavy for them to carry. On the other hand, it is universally conceded that an active impetus has been given to manufactures of all kinds through the accession of the labor of these emigrants, and the abandoned farms in our Eastern states are again becoming valuable wherever these frugal and industrious people are encouraged to settle, as thus far has especially been the case in New Jersey and Connecticut.

Would it be just and fair to now throw obstacles in the way of an unhappy people, solely because of the demand of a handful of demagogues, who not very many years ago themselves sought the hospitality of our coun-

try, or because of an unfortunate and largely magnified outbreak of an illness among a single shipload of emigrants, for which occurrence everybody else appears blamable rather than these emigrants themselves?

We Israelites, who so ardently love the country of our adoption, have at no time underrated or made light of the duties which we owe to our country in our endeavors at a solution of this difficult problem. Nor have we in the present crisis hesitated to insist that for the time being, and until every danger from disease shall have disappeared, emigration hither must be reduced to a minimum. Nor do we advocate the admission of emigrants who upon a fair and reasonable judgment appear unlikely to become self-supporting. We can, however, not believe that your Administration will consent to initiate a narrow and un-American policy, which would leave its mark for decades, but which in years to come would be as certain to discredit those who inaugurated it, as the world's history is also the world's tribunal.

With the assurance of high respect, I am,

Yours most faithfully,

JACOB H. SCHIFF.

On another occasion, when the position of the Jews in Roumania became even more difficult than it had been, Schiff took up the subject of facilitating immigration into the United States with the Secretary of the Treasury, Lyman J. Gage, July 13, 1900:

You may possibly have learned of the state of affairs which now exists and for some time has existed in the Kingdom of Roumania, where, through exceptional laws and regulations, the existence of those who are not members of the ruling church is made well-nigh unbearable. These laws mainly affect the Jewish inhabitants of the kingdom, whose life, as reports indicate, is made unhappy

by persecution and oppression. It is almost a repetition of the state of affairs which existed in France during the period of the Huguenots, in Spain during the Inquisition, and in England at the time the Puritans sought and found a new home on these shores. This methodical persecution and cruel oppression forces large numbers of those affected to emigrate and to seek new homes in countries where the prevailing enlightened spirit holds out a new promise for a happier life to the unfortunates whose existence has been made intolerable in the country of their nativity. . . .

It has just happened that, from an arrival of 109 Roumanian Jewish immigrants who came to this port about two weeks ago, 73 were detained, notwithstanding the fact that, as to almost all of these, the Commissioner of Immigration at this port stated that "they were physically entirely sound, all younger men of the average class of immigrant aliens, though perhaps rather better, and a large percentage equipped with trades."

The decision excluding them was based on the fact that these immigrants received some assistance in Europe to enable them to pay their passage, though a large part of the passage, it was shown, was paid from their own savings and by mutual contributions. It was demanded from these detained immigrants that they prove that they would not become public charges, and the United States Commissioner of Immigration added that, in his own belief, if the burden of proof were reversed, a considerable number of those now excluded would have been admitted by the Board of Inquiry, but that, under paragraph 1 of the act approved March 3, 1891, the Board evidently thought it had no choice but to demand this proof from them. It must be readily seen that to put the burden of proof on a healthy strong man arriving at our shores to found a new existence, or in fact, upon anyone, that he

will not become a public charge, is demanding the impossible. . . . These seventy-three have now been admitted, under bond given by myself and others that they will not become public charges. Since it is probable, however, that others are likely to arrive under like conditions, I respectfully submit that it would be unjust to demand bond to be given in each instance before admission is granted, and I venture to suggest that the United States Commissioner of Immigration and the Board of Special Inquiry be asked to construe the law in a just and liberal spirit.

When a restriction bill passed Congress in Wilson's first administration, Schiff urged him to fulfill the expectations aroused by his known attitude on the question. And when a second bill was passed by the following Congress, he expected Wilson to veto that as well—which the President did—and wrote to Senator Wadsworth of New York, asking him to help sustain the veto.

By numerous letters to European friends he indicated that there was danger of restriction of immigration unless great care was taken that only suitable persons should arrive. He continually pointed out that there was growing up in the United States a restiveness under the large immigration, so much of which was remaining in New York. Still he was always willing, under proper precautions, to aid immigrants, and was attracted by a proposal to establish a direct steamship line between Libau and New York, writing to Dr. N. Katzenelsohn on July 7, 1904:

It can only be of advantage to emigrants from Russia, for there never seemed to be any real purpose in the circumstances under which these harassed people have hitherto had to make a long, expensive, and uncomfort-

able journey by way of German or English ports. On the other hand I cannot refrain from advising that strict supervision be exercised before emigrants embark at Russian ports, so as to avoid any conflict with the American immigration laws, which are not only very strict, but are very strictly enforced, and which most explicitly forbid the admission of those unable to gain a livelihood (particularly the physically unfit) and, furthermore, of anyone whose passage has been paid by others. To ignore these precautions would be simply to have many of the arrivals deported, and to jeopardize the good will of the United States Government.

I am sending you in this mail, by book-post, a copy of the American immigration laws and decisions, in which I have marked several paragraphs whose strict observance is particularly necessary. It would perhaps be advisable that a committee be organized at Libau which might supervise strictly all emigration from that port, and see that it proceeds in strict conformity with the laws of the United States.

Baron Maurice de Hirsch, descendant of a family which had held a patent of nobility for three generations and a fortune equally old, himself amassed a great fortune, largely as a builder of railways. From 1881 on, the growing persecution of the Jews in Russia aroused his sympathy and anxiety, and he made efforts to prevent the persecutions and ameliorate the conditions arising therefrom. It was his original intention to devote his energies to improving the position of the Jews in Russia, because he did not foresee the possibility of removing such a large population to another soil. But when the Russian Government insisted that all funds must be entrusted to it for control and distribution, he directed his

efforts toward finding refuge for Russian Jews outside of Russia and aiding them in beginning life in the new countries whither they had fled. In the main, these outlets were the United State of America and Argentina.

A plan for settlement in Mesopotamia brought to his attention by Oscar S. Straus and Andrew D. White, was rejected by the Baron, not so much because he thought it not feasible as because his experience with the then Turkish Government, under Sultan Abdul Hamid, convinced him that it was impossible to deal satisfactorily with that Government, and moreover, he was already committed on a large scale to efforts in the Argentine.

Even during his lifetime Baron de Hirsch was wise enough not to treat these matters directly or individually. He placed large sums of money at the disposal of the Alliance Israelite in Paris, and of a new organization incorporated under English laws and with headquarters at Paris, known as the Jewish Colonization Association (ICA). It is not with these, but chiefly with the fund which he created in the United States, known as the Baron de Hirsch Fund, with which Schiff came in contact. This is not the place to write the history of the activities of that fund. Its main purposes were to aid Russian and Roumanian Jews in America to settle on the soil and to learn trades. It established an agricultural school, supervised colonies in various parts of the country, and created a large technical school in New York City. For a time it placed funds at the disposal of committees in various cities of the country, to be used for the purchase of tools and for the establishment of employment bureaus for the immigrants, who were arriving in large numbers. The fund created many subsidiary

organizations: the Jewish Agricultural and Industrial Aid Society, the Industrial Removal Office, etc. In all of these Schiff took an active part. He was one of the nine original trustees selected by de Hirsch, and vice president of the board.

Although the fund was established about 1889, there had been earlier agricultural enterprises on behalf of the Jews. One of the first attempts was made at Woodbine, N. J., in 1882, the resources having been furnished by Baron de Hirsch through Chevalier Emanuel Veneziani and Dr. Sabato Morais of Philadelphia. Michael S. Heilprin by his pen and voice had strongly urged agricultural settlements of this kind, and funds to encourage such settlements had been brought together by the very men who afterward became the trustees of the de Hirsch Fund. One of the early colonies was in Ramsey County, N. D., and Schiff seems to have taken an active part in assisting the settlers in the autumn of 1888. That he made some of the suggestions which brought about the de Hirsch foundation is apparent from a letter to Cassel of December 4, 1888:

> I come to another matter, which lies outside of business, but in which you, with your good heart, will be greatly interested. I believe you are very intimate with Baron Hirsch, and I would appreciate it if when you see him you would suggest that he donate a considerable sum to establish an agricultural credit bank in this country. He has tried to make large donations in Russia and Galicia, but they were not feasible, because of the opposition of the several governments. The sole function of such an agricultural bank ought to be the colonization—in business-like fashion—of the Russian, Roumanian, and Galician Jews who are constantly pouring into this country.

Cassel had the interview with de Hirsch, and in a letter of February 26, 1889, Schiff wrote:

> I thank you for your thoughtfulness in presenting my suggestion to your friend. You did everything that could be done when you called his attention to it, and we must now wait to see whether he returns to the subject. In any case you may feel that your interest has been engaged in a worthy cause.

Again, on May 3:

> You will certainly be interested to hear that Baron Hirsch has requested the secretary of the Alliance Israelite to write to America for suggestions as to the most effective way to employ a large sum of money for Jewish philanthropic purposes in this country. I was invited to a conference on this question, which took place yesterday, but as great thought must be given to the question before work is begun, the deliberations have not yet taken definitive form. I feel quite certain that your intervention has been the controlling consideration with Baron Hirsch, and I am really proud that it was you who directed his attention to the matter.

A letter from Baron de Hirsch to the committee in New York records the definite establishment of the fund. A copy was found among Schiff's papers with a personal letter from the Baron:

> Chateau de Beauregard,
> par Versailles,
> August 18, 1890.
>
> My dear Mr. Schiff:
>
> I am in receipt of your kind letter of August 3d, and have the honor to send you herewith a copy of the letter which I have sent to-day to the committee in New York. I hope the contents of it will completely satisfy you as well as your colleagues in New York.

The statements about the horrible decrees which the Russian Government has issued or is supposed to have issued against our unfortunate co-religionists are being denied in many quarters. Perhaps the indignation of public opinion in Europe made the authors of these persecutions hesitate, but in any event their intentions are of the worst, and the time has arrived when we men of property must stand by the breach.

I remain, with best regards,

Yours, etc.

M. DE HIRSCH.

Paris, August 10, 1890.

GENTLEMEN:

Several weeks ago I conferred in London with Mr. Jacob H. Schiff, who handed me your letter of May 27th. I learned from him also of the wishes which your committee entertain, that the fund may pass from its present provisional status and take some definitive form, and that you, Gentlemen, may exercise your mandate in the knowledge that the permanency of your work has been made certain. To assure you of the high regard which I entertain for your wishes, I may state that, subject to several further provisions, I am ready to sign the deed of trust sent to me by Mr. M. S. Isaacs on December 6, 1889. I am, furthermore, so eager to have you feel satisfied in the matter, Gentlemen, that I am now prepared to deposit the whole principal of $2,400,000—which at 5 per cent. affords a yield of $10,000 monthly—as soon as the deed of trust has been signed.

I therefore request you to send me all the documents which I have to sign in order that the fund may be legally established, and to arrange for the changes which will become necessary in consequence of my aforementioned intention to deposit the whole principal at once. I request also that the documents shall be revised in such a manner

that I shall have only to attach my signature if I approve. I request especially that the names, etc., shall be filled out in the deed of trust, so that there will be no gaps, and that we shall not lose too much time in exchange of correspondence.

I assume it will be necessary to determine in the deed of trust the methods of investment and the place where the fund shall be deposited. Or do you believe that this is a problem for the trustees to decide? In the latter case the deed of trust would have to fix a date, before which the trustees will be obliged to take care of these formalities. I trust that you will be good enough to provide for these matters in the deed of trust. I request that you will also insert a paragraph in the deed allowing other persons to make contributions and bequests to the fund without any trouble. Experience shows that philanthropic acts often find imitators, and we must not deprive our work of the possibility of increasing its resources from the outside.

I believe it will be advisable that your committee should make a final decision only when a full meeting can be arranged, which may not be easy at the present time of the year.

It gives me great satisfaction, Gentlemen, to be able to accede to your wishes, and to assure you upon this occasion of my full approval of the work you have done thus far. I must express to you again my gratitude for the sacrifices which you have made of your time and of your energies in behalf of our unfortunate co-religionists.

Yours, etc.

M. DE HIRSCH.

De Hirsch's first impressions of Schiff are indicated in a letter which he wrote to Oscar S. Straus on August 22, 1890:

Mr. Schiff, whom I saw recently in London, made a very favorable impression on me. He seems to be a very quiet, thoughtful man, imbued, like all of us, with a desire to devote himself to our unhappy co-religionists, and to be of service to them.

Schiff used all of his business connections to aid in these settlements of Russian Jews upon the soil. Thus on July 20, 1891, he wrote to Hill:

The subject of aiding in an efficient manner those fleeing from Russian intolerance and persecution is so very near my heart that you must pardon me if I refer so immediately to the conversation we had upon the subject while you were in New York. I wish you would at an early day look carefully into the practicability of settling a number of families in eastern Minnesota, near large towns, where market gardening and small farming can be made a sure success by people who have not had much experience as farmers. Perhaps in your own goodness of heart you will consent to authorize me to send a small number of specially selected families, for whom we would here make ourselves responsible, say to the extent of $500 to $600 for each family. I believe after the first attempt has proven successful, a number of such settlements could be started at different points on your lines in eastern Minnesota, and not only would a considerable number of unfortunate homeless people be thus provided for, but moreover your road would in the end be considerably benefited by these proposed settlements.

He continued the correspondence actively, writing to Hill on August 12th:

If, as I hope you will for humanity's sake, you follow up the matter further, and have a colony started in the manner you propose, I will promise you that none but

the best of Russians will be sent. There is considerable unjustified prejudice against these people, especially on the part of people who know nothing about them. These Russian emigrants are, in the main, a sturdy race, thrifty, and anxious to work, and if they are only started in the right manner, they are sure to become successful; this has been our experience throughout. . . . I am certain that if this first settlement can be started successfully, an influx will be secured to the sections adjacent to your lines which will be of the greatest benefit to these unfortunate refugees, whom an intolerant mother country deprives of the right to exist, as well as to the region in which they are going to settle.

And again, on September 2d:

Your letter of the 30th ultimo, in reply to mine of the 25th, has come to hand, and I am much pleased that you have completed arrangements to build forty or fifty houses upon forty-acre tracts of land for each house. We had a full meeting of the Baron de Hirsch committee last week, when I submitted my entire correspondence with you. All of the gentlemen were highly pleased, and a resolution was passed approving in advance of anything I might undertake in conjunction with your good self. Our idea is that if we can succeed in establishing small settlements in different sections of the country we shall accomplish our purpose, for if we can show that such settlements can be made a success, others will be started without our aid.

Of the early agricultural enterprises, both in settlement and in teaching agriculture, the one in Woodbine, N. J., was the most accessible to him. It had been placed in charge of Professor H. L. Sabsovich, a very charming personality, whose life has been described in a book by Katharine Sabsovich.[1] To Sabsovich Schiff wrote on

[1] *Adventures in Idealism*, New York, privately printed, 1922.

April 6, 1893, when the colonists were discontented because of their difficulties:

> We all appreciate your disinterestedness and what you have done for Woodbine, and I can say to you that nothing shall be done on the part of the trustees to weaken your position there. You can rely upon it that you have the good will and both the actual and moral support of every one of the trustees, who never have had more confidence in you than they have now.

That spring he wrote to Frank Thomson, then first vice president of the Pennsylvania Railroad, asking his help in obtaining advantageous freight rates between Woodbine and New York and Philadelphia, so that manufacturers might be attracted to the settlement and thus aid the struggling colonists by furnishing employment over the winter. He wrote to Sabsovich about the dedication of the synagogue at Woodbine, and asked that before the date was finally fixed he be informed, so that he could arrange to be present. His devotion to the work is well illustrated in the following story, related by Dr. Julius Goldman:

> At the time of the Northern Pacific upheaval in Wall Street, in 1901, it chanced that I had arranged with Mr. Schiff, on a specific day, to visit the Woodbine colony. I had no personal knowledge of the Northern Pacific incident. He informed me that he could not accompany me to Philadelphia at the hour for which we had arranged, but that he would either come by a later train in the evening or would take the midnight train and meet me at the hotel for breakfast on the following morning. I happened to meet Mr. Leonard Lewisohn at the hotel that evening, and in the course of conversation informed him that I was expecting Mr. Schiff to join me for a visit to

Woodbine. Mr. Lewisohn thereupon replied: "Mr. Schiff will not meet you to-night nor to-morrow morning because he is deeply interested in the Northern Pacific contest in Wall Street," and he explained to me what the exciting rumors regarding it were.

Mr. Schiff did not arrive that evening, but on the following morning I found him in the lobby of the hotel ready to join me at breakfast. Prior to leaving for Woodbine, and twice while we were at Woodbine, he telephoned to New York. Of course, I did not feel justified in referring to the Wall Street affair, but on our return to New York in the evening I remarked: "I am afraid we selected a most inauspicious moment for our visit to Woodbine." He smiled and admitted that he should have preferred some other time, but having himself named the date of our visit, he did not feel justified in disappointing me.

The work of the de Hirsch Fund was a continuing cause of close interest and anxiety to Schiff for more than thirty years, because of the large number of people directly involved, and further because of the difficulties of the situation and the conversations and correspondence consequent upon it with people abroad. Baron de Hirsch, at his death in 1896, had left the bulk of his fortune to the Jewish Colonization Association, mainly for the purpose of ameliorating the condition of the Russian Jews. The trustees lived in England, France, Germany, and Belgium, and as the need in America grew, it was to them that recourse was had for further funds. They had great demands on their own side, and much of the correspondence in behalf of the American fund was carried on by Schiff—under the circumstances, with a considerable degree of restraint, yet with

At the age of fifty-three.

constant insistence that the committees in Europe had not sufficient understanding of the huge problems created by the great immigration into the United States. In a letter with reference to the feasibility of colonization in Mexico, Schiff gave a picture of conditions in New York at that time:

October 15, 1891.

Dear Baron de Hirsch:

Our friend, Mr. Ernest Cassel, has sent me your letter of September 16th, to which I have given my undivided attention. As for the advisability of directing the emigration of our Russian co-religionists to Mexico, about which you wish to have further information, I believe that certain parts of Mexico, more especially the plateaus, offer the settlers every opportunity which can be expected anywhere from prudent management and diligent work. The Mormons, who have a very well-organized community, and who have learned a great deal during their long sojourn in Utah, chose Mexico as a place to settle when they found it impossible to continue their peculiar practices in Utah. I understand that the Mormon community studied the problem for many years, and the fact that that agricultural community finally decided upon Mexico is in itself a strong argument for the possibilities which that country must offer to the settler.

If we here are correctly informed, the Mexican Government is prepared to make important concessions to a bona fide Russian immigration. In my opinion the first thing to do is to send an intelligent and reliable agent to Mexico, to deal direct with the Government, and to investigate on the spot to what part of Mexico considerable numbers of emigrants could be advantageously directed. I do not mean an expedition on a large scale; one, or at most two men could more easily get the necessary information. Whether one or two suitable men can be found here

is, however, questionable. Able and practical men are nowhere so sought after, and nowhere so difficult to obtain for special purposes as in the United States, where it is not difficult for the practical man to make his usefulness tell. But if you wish it, and will charge me with the task, I shall try to find one or two. They would, however, have to get very definite instructions in advance, especially in the matter of negotiations with the Government, as to just how far they are authorized to commit themselves.

I agree entirely with you that any plan, whatever it may be, must be carried out on business-like principles, and if on this point we do not succeed in New York, it will be mainly because the influx for many months has been so enormous that no systematic arrangement can possibly be effected to take proper care of the arrivals. It is difficult enough to deal on business principles with people who come almost naked and helpless, but even if it were feasible with a few individuals or with a small number, it is entirely impossible when it is a matter of ten thousand per month. We here find ourselves very hard-pressed, but that is apparently an unalterable situation. We have been called by Divine Providence to stand guard, and we must perform the possible and the impossible, so long as present conditions continue. Since we must provide even the barest necessities for the immense number of refugees who come to our shores, and since even the small sums required involve, in the aggregate, great financial sacrifices on the part of American Jewry, we cannot collect the large sums which would alone make possible in this country a colonization scheme that would yield results. In the last analysis the United States remains the best field for colonization, and if we only had the necessary capital, much could still be done here, especially in the states west of the Rocky Mountains. What we are now doing, as you know, is to organize trial colonies, through which we hope to awaken

in our Russian co-religionists a desire to engage in agriculture, and in this manner to induce those who are already here to relieve the tremendous congestion in the seaboard cities.

I hope that you will have an opportunity to confer with Dr. Julius Goldman, the honorary secretary of your Trust Fund here, who sailed last week for the conference in Berlin. He understands the situation in all its phases, and has displayed a truly admirable devotion to the cause. He will be able to explain many things to you about which you will want to know more, and in which you are certainly interested. You will also doubtless have an opportunity to meet Mr. Jesse Seligman during his extended stay in Europe. He is particularly in a position to be able to explain the position taken by our Government in the question of Russian emigration.

Believe me, with assurances of esteem,

Yours, etc.,

Jacob H. Schiff.

On November 9, 1891, he wrote to the Baron that he had found two men who seemed suitable; that he was willing personally to bear the expenses of the Mexican investigation, but he was not willing to accept any responsibility for it, or for supervising the direction of immigrants into Mexico. The next year, however, he commenced to advise against Mexican settlements, on the ground that wages were low and the competition of unskilled laborers keen.

In 1903 he was urging serious consideration of the old Mesopotamian plan. When the project of the Bagdad Railway began to take shape, he wrote to Cassel, April 24:

To me personally, and to many of my prominent co-religionists, the construction of the road is of especial in-

> terest, as you can see from the enclosed letter of Oscar Straus, who was for some years our Minister at Constantinople. I happened to receive this letter the very day before your last letter came. In this connection I sent you earlier in the week a memorandum by Professor Haupt, a non-Jew, which he prepared about ten years ago, with the idea of presenting it to Baron Hirsch. The latter, however, had made too many commitments in Argentina to be able to take up Haupt's proposals. Now that the Bagdad Railway project appears to be a reality, we should like to get the Jewish Colonization Association to consider Haupt's proposals seriously, because it is really necessary that there should be an open door for emigration from Russia and Roumania, so that England and especially America shall not continue to be flooded with emigrants. I know that you have shown great interest in our people, and therefore do not hesitate to try to interest you in the project, even though I am myself not yet in position to decide whether it is practicable.

At the same time he tried to enlist the aid of Lord Rothschild, who was at that time interested in Theodor Herzl's Egyptian colonization scheme. Cassel afterward withdrew from the Bagdad Railway enterprise because England was not prepared at the time to oppose German control; but again, as late as August, 1909, Schiff urged upon him the promising possibilities of Mesopotamia for ICA work, although not for colonization in the strict sense of the word. It was always with a view to immigration of Russian Jews to Mesopotamia that he continued to interest himself in the Bagdad Railway scheme.

Amongst a large section of the European population, New York and America are synonymous. The fact that

many passenger ships of the various transatlantic companies have their call at New York and that pictures showing the beauties of the wonderful harbor had been industriously circulated by shipping agents long combined to lodge this idea in the minds of hundreds of thousands of people who were seeking, for political, religious, and economic reasons, an outlet from hard living conditions. Although the Jewish immigration between 1881 and 1890 did not reach the figures which it afterward attained, the fact that at least 60 per cent., and sometimes 70 per cent., of the immigrants who landed at New York remained there gave to thoughtful minds cause for earnest consideration and solicitude, and in a letter to de Hirsch, October 23, 1891, Schiff pointed out the importance of distribution of the immigration.

The de Hirsch Fund was already in operation, and Schiff actively discussed the subject with Myer S. Isaacs, the president of the board of trustees of the Fund, and Julius Goldman. But for a number of years virtually all Jewish immigrants—for that matter virtually all others —continued to enter the United States through the large Eastern ports, although attempts were made to get them to settle in other parts of the country after they had landed.

Discussing this problem in a letter to Paul Nathan, December 28, 1904, Schiff wrote:

> Experience shows that wherever emigration is directed, the cities in which the immigrants arrive always find a way to get rid of a large proportion of them simply by "shipping" them to New York, which is cheaper for the communities than making even partial provision for their sustenance and employment. I nevertheless suggest to you

> the following suitable ports, to which part of the emigration could be advantageously directed: Philadelphia, Baltimore, Boston, New Orleans, Charleston, Savannah, and Galveston; also Montreal.

Nothing substantial was done immediately. According to Schiff's own account, the United States Commissioner of Immigration, Sargent, suggested to him "in the early months of 1906" the desirability of some systematic plan to relieve the congestion in the Eastern cities by diverting immigration to the Gulf ports. This suggestion he apparently considered for several months.

There had been formed, in the summer of 1905, through the instrumentality of Israel Zangwill, a society known as the Jewish Territorial Organization (ITO). This society had for its purpose the securing of a large territory on which Jews from Russia and other countries could settle and create an autonomous state. Schiff considered the plan impractical, believing that it would result in no tangible alleviation of the condition of the Russian Jew within a period of less than ten years, and he felt that they should not be allowed to suffer so long. But he did desire to utilize the movement, and addressed a letter to Zangwill, August 24, 1906, in which he outlined a plan for large-scale use of a port of entry other than New York:

> I wrote you last on July 5th, and I then expressed hopeful expectations that the time was rapidly nearing when Jewish civic conditions in Russia would shape themselves in a manner to enable our hard pressed co-religionists to live, if not immediately under their own "vine and fig tree," at least under conditions which would no longer make their existence a burden to them. I still hope and believe the reaction which has set in upon the forcible dis-

solution of the Duma to be temporary, and that it can only be a question of reasonable time before the mighty forces of liberty, which have taken strong root among the Russian people, will further and successfully assert themselves, and that a condition will be created which will also bring relief to the Russian Jew.

Since, however, for the time being, reaction *has* set in, with all the terrible meaning this may have for our co-religionists, it behooves us to consider ways and means, the carrying out of which shall enable those of our co-religionists in Russia who wish to leave to find the land adapted for their prompt reception. It appears to me that in this existing emergency the Jewish Territorial Organization, if for the time being it will occupy itself with something which is immediately practicable and sidetrack its cherished project of finding a separate land of refuge where the Jew can live under autonomous conditions, can be of very great service to the momentous and pressing cause which we all have so very much at heart.

What I have in mind is that the Jewish Territorial Organization should take up a project through which it shall become possible to direct the flow of emigration from Russia to the Gulf ports of the United States—notably New Orleans—from where immigrants can readily be distributed over the interior of the country, I am quite certain, in very large numbers. From New Orleans, for instance, railroad lines diverge to the Pacific Coast, to the North and Northwest, as well as to the South and Southwest, which provide easy and cheap transportation to these sections. After immigrants have once been landed at New York, Boston, Philadelphia, or Baltimore, they generally prefer to remain there, and notwithstanding all the efforts of the established removal offices, only a comparatively small number leave these centers—aside from the great cost of transportation from the Atlantic cities to

the Far West and Northwest, which makes the removal of large numbers from the East, where the great congestion prevails, to the great American "Hinterland," where a constant demand for labor of all kind exists, almost an impossibility. A proper and thoroughly organized movement of the Russian emigration, such as I have outlined above, has never been attempted. It has been left more or less—rather more—to the agents of the steamship companies to direct emigration, and the consequences show themselves, and are increasing to a menacing extent, in the congestion at New York, Philadelphia, Baltimore, and Boston. . . .

Faithfully yours,
JACOB H. SCHIFF.

He wrote to Paul Nathan a few days later, sending him a copy of this letter, and urging him and his colleagues of the Hilfsverein der deutschen Juden to lend their aid, and to endeavor to persuade Zangwill and his group of the advisability of the plan.

Zangwill was very loath to see his ITO project put aside, and there was an interchange of letters and cables. On October 25th, Schiff specifically named Galveston along with New Orleans:

DEAR MR. ZANGWILL:

I had a conference yesterday with Messrs. Cyrus Sulzberger, Oscar Straus, and Professor Loeb upon the project about which we have been recently corresponding, and we have reached the conclusion that the Removal Office at New York, with the experience and connections it has already secured, would be well in position to undertake the carrying out of my project, as far as the labor on this side is concerned.

With this in view, it is proposed that the Removal Office create an organization at New Orleans or Galveston,

or both, to receive arriving immigrants and at once forward them to their destination, which latter is to be previously arranged for through the New York organization of the Removal Office. To accomplish this properly, it is thought that the Removal Office should have sixty days' previous notice of the initial embarkation of emigrants for New Orleans or Galveston, and that the first shipment should not exceed 500 persons.

It would be left to the ITO, allied in this, as I hope, with Dr. Paul Nathan's Hilfsverein, to father the movement in Russia, to gather the proposed emigrants, to arrange steamship routes, etc., and for any expense attached to this the funds would have to be found in Europe. On the other hand, I shall undertake to place at the disposal of the Removal Office the $500,000 which it is my intention to devote to the initiation of the project. Based upon the cost per head of carrying on the present removal work, which is steadily going forward, half a million dollars should suffice to place from 20,000 to 25,000 people in the American "Hinterland," and I believe, with the successful settlement of such a number, others would readily follow of their own accord, and that then a steady stream of immigration will flow through New Orleans and Galveston into the territory between the Mississippi River on the east, the Pacific Ocean on the west, the Gulf on the south and the Canadian Dominion on the north.

This project is now to a great extent in your own and your friends' hands, and I shall look forward with deep interest to see what can be done with it. . . .

Faithfully yours,

Jacob H. Schiff.

Zangwill had suggested some publicity in order that the plan might be made known to intending immigrants in Russia, and to this Schiff agreed. He was quite willing to have it appear as an ITO scheme, adding:

> It is my desire that my name be not given undue prominence in it, for while I am willing to furnish a part of the funds needed, as already stated, and to give to the carrying out of the scheme every personal coöperation, it will by no means be a Schiff scheme, as others are asked to help both financially and by personally and energetically working for its success—probably in both instances to a greater extent than I; therefore, to publish it as a Schiff scheme might to a considerable extent interfere with the larger success of the project.

He was, however, though not for any personal reason, disposed to limit the connection of the name ITO to Europe. On December 3, 1906, he wrote to Cyrus L. Sulzberger:

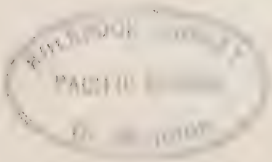
> I am not in accord with the proposition that the offices in Galveston and New Orleans be labeled as headquarters of the ITO. I think it is well not to do the proposed work under the title of Removal Office, but as far as the American part of the work is concerned, the distribution and settlement of the immigrants, it should not be specially labeled. The ITO, as I have already said, may have all the glory of initiating this immigration in Europe, but when these immigrants once arrive at our shores, they must owe moral allegiance to no one except the United States Government. It is for this reason in particular that I wish to have my own name kept out of the scheme, and you must distinctly say to Mr. Zangwill that he is not at liberty in his proposed manifesto to bring my name into it.

There seemed to be some hesitation on the part of the ITO in falling in with these conditions, but by the beginning of 1907 an agreement was reached. It was obvious that without coöperation on the part of associations in Europe it would be impossible to select and direct the stream of emigrants to any southern port. The

emigrants from Russia mostly came through Germany, where they were to be cared for and then directed to America. The North German Lloyd Steamship Co. had been proposing to send vessels to Galveston, and Schiff also approached Albert Ballin, bringing the matter to his attention and suggesting the establishment by the Hamburg-American Line of a direct route to Galveston.

In January, 1907, Morris D. Waldman was sent as general agent to organize the work at Galveston, with a letter to Rabbi Henry Cohen of that city, to whom the project was explained in concise terms. Cohen displayed great interest, and though not officially connected with the Immigrants' Information Bureau, rendered devoted service to the movement throughout its existence. By this time, the preliminary arrangements on the American side had fairly progressed. The English and German societies had consented to coöperate in the Galveston plan, but not so the Jewish Colonization Association, and in June Schiff addressed Narcisse Leven, the president of that organization, in an endeavor to bring about a harmonization of the European societies. He also approached his friend Charles L. Hallgarten, then living in Frankfort, to the same end.

In the summer of 1907, his brother-in-law, Morris Loeb, attended a meeting of the ICA in Paris, and this was likewise inconclusive. The Colonization Association desired to have exclusive control, and this Schiff could not concede, because he had already entered into an understanding with the English and German associations. On August 16, 1907, he wrote to Narcisse Leven in Paris a letter summarizing the situation at that time. He disavowed the suggestion that the Galveston plan was per-



sonal to him, and made clear that it had been suggested to him by the United States Commissioner of Immigration some two years previous, owing to the overcrowded condition of the Atlantic seaports. He further pointed out that he was not in principle favorable to the ITO movement: even after Lord Rothschild, Oscar Straus, and other eminent men had consented to go on the ITO's so-called Geographical Commission, he had declined to follow their example. But he thought that if the ITO could do something in the direction of realizing the plan for the distribution of immigrants in the United States, it would have the double advantage of serving a useful purpose and of turning that organization to a practicable project.

Meanwhile efforts were going on to arrange for the distribution of the immigrants upon their arrival at Galveston. If a judgment can be formed concerning Schiff's interest in a particular project upon the basis of his attention to detail and his correspondence with numerous people, then certainly this Galveston project was very near to his heart. In every direction he was active on behalf of the plan. Oscar S. Straus had become Secretary of Commerce and Labor, and to him Schiff wrote, on February 15, 1907, urging the establishment at Galveston of an immigration station, which would be of value to this project. A few weeks later, while in Washington, he had an interview with President Roosevelt, whom he reported as "particularly happy that we are making this effort to open a new door to immigration into the United States, instead of concentrating it in the North Atlantic ports, as has been the case hitherto."

Jacob Billikopf, who was at that time superintendent

of the United Jewish Charities in Kansas City, and who assisted in the distribution of the immigrants, gives his personal recollection of the arrival at Galveston of the S. S. *Cassel*, which brought the first group of Jewish immigrants to that port. There were several hundred in this pioneer group, which landed on July 1, 1907. The work was in charge of David M. Bressler, the honorary secretary of the Bureau, and of Waldman, both of whom had done somewhat similar work for the Removal Office in New York. Rabbi Cohen records that Mayor H. A. Landes of Galveston came to welcome the arrivals, shaking hands with each one—to their great surprise and gratification. One of the young men, upon the spur of the moment, stepped forward, and in halting, though grammatical, English thanked the Mayor. "In our country—Russia," he said, "this scene could not be possible! The mayors of our cities would take absolutely no notice of us, or of any people of our station. You have welcomed us, Mr. Mayor, and we are grateful. There may be a time when the American people will need us, and then we will serve them with our blood!"

The immigrants were distributed according to their vocations; the butchers to stockyard cities, such as Kansas City, Fort Worth, and Omaha; carpenters to the furniture centres, like Grand Rapids and Topeka; tanners to Milwaukee; and so on. Local committees took charge of clothing and lodging the immigrants. Evening classes were established at once, to enable them to learn English. Most of the immigrants remained in Galveston not much more than a fortnight, and were soon able to paddle their own canoes, and even to send money "back home." At the request of Schiff, Billikopf periodically sent him group photographs of the immigrants

who arrived, with a statement at the bottom of the photograph indicating the name of each individual, the city to which he had been assigned, his job, and his starting wage.

The movement began so auspiciously that in a very short time in addition to the Hamburg-American and North German Lloyd companies, the Leyland line also began to display interest in conducting regular steamer service to Galveston. But the great financial panic of 1907 came soon after the enterprise had gone into actual operation, and the unemployment which followed made it virtually impossible to place new laborers. By the end of the year it was necessary to request the suspension of embarkations from Europe. The business depression lasted longer than had been expected; but when, in 1909, industrial conditions in the West showed sufficient improvement, Schiff was very anxious that work should be resumed, and complained that the ITO was sending fewer emigrants than Galveston was prepared to receive.

On December 22, 1909, he wrote to the manager of the Transcontinental Passenger Association at Chicago, on the subject of special rates, a letter which affords a picture of the situation as it stood at that time:

> For the past two and a half years, the Jewish Immigrants' Information Bureau, a philanthropic institution situated at Galveston, has been diverting Jewish immigrants from the large seaport towns of the Atlantic Coast to the West and Southwest. . . . Your commission allows the bureau an "immigrant," a "special," and a "charity" rate, the last of which, however, only rules within the states of Texas and Louisiana. . . . The men who use the bureau to locate in your territory have been distributed

in sixteen states and territories west of the Mississippi River, and in over one hundred cities and towns. They represent the pick of the transatlantic Jewish migration, and have the pioneer spirit. . . .

Each immigrant leaves behind him numerous relatives and friends, who, in the natural course of events, are bound to follow in his footsteps. This stream of desirable immigrants will be an asset to the growth of the western territory and must eventually mean a building up of its transportation business. In time, this accession to the western population, by contributing to the labor output of the West, will add materially to the freight business of every railroad company in the West and Southwest territory. In the consummation of all this, the railroads of the country can become an important factor by offering inducements by means of a rate which will be an important concession to the needs of the immigrant. Your "charity" rate has been a distinct recognition of the needs of those going to Texas and Louisiana for a new start in life.

I am the chairman of the Jewish Immigrants' Information Bureau, the institution which has this work in charge, and needless to say, the success of the movement which it has inaugurated lies very near to my heart. I therefore hope that you will give this matter your most earnest and favorable consideration.

When the Department of Commerce and Labor began to take the attitude that this was assisted immigration, within the prohibition of the law, he defended the work vigorously, in a letter to B. S. Cable, then Assistant Secretary of the Department:

August 22, 1910.

SIR:

The recent action taken by you in connection with Russo-Jewish immigrants arriving at Galveston induces

me to address you as follows: Some four or five years ago, in a discussion with the late Commissioner of Immigration, Sargent, the latter made the suggestion that it would be wise on the part of those having the weal of Jewish immigrants at heart to make an effort to deflect the constant and large stream of Jewish emigrants from Russia, from New York and other North Atlantic seaports, to the more southern and especially to the Gulf ports, in order to prevent too great an accumulation of these immigrants in New York, Boston, Philadelphia, Baltimore, and adjacent cities. Acting upon this wise suggestion of the late Commissioner Sargent, and after a careful and exhaustive study of the entire subject, I arranged the establishment of a Bureau of Information at Galveston for Jewish immigrants who might choose Galveston for their entrance into the United States. Galveston was selected because a regular steamship line originating at Bremen was already running to Galveston, and especially because all points between the Mississippi River and the Pacific Coast, the Gulf and the northern boundary of the United States, were readily accessible over railroad lines diverging from Galveston.

The Galveston Bureau was to assist arriving immigration with all necessary information and facilitate in every manner their immediate departure for the wide territory west of the Mississippi, where local volunteer committees would seek to obtain suitable employment for them. In no instance was any attempt made to provide labor for any special industry, or to displace strikers, nor was any emolument sought from employer or employee. In fact, the work of this Bureau duplicates, in a measure, that of the Industrial Removal Office in New York and other North Atlantic seaports, excepting that the latter seeks to remedy congestion by removing the unemployed denizens of our seaport cities, while the Galveston Bureau deals

with immigrants as they arrive. That this work of ours is legal is proved by the opinion of the courts when South Carolina imported Flemish weavers, as well as by the act of Congress under which you are now administering the Immigration Department, which authorizes the establishment of just such agencies at the Ellis Island Immigrant Station. It is true that the latter were to be maintained at public expense, while toward the expense of the Galveston Bureau neither the Government nor the public is called upon to contribute.

To induce intending immigrants to seek the longer and more expensive route to the United States, intelligent cooperation became necessary in Europe; the Jewish Territorial Organization, which was entrusted with this duty, in no wise seeks to promote immigration to the United States, its own purpose being fundamentally different, but its managers, as well as my associates and myself, were so convinced of the evils due to congestion in the East that they were willing to devote the services of their local committees to this effort to divert the stream of immigration. Our work can in no wise be described as inducing or illegally assisting immigration, and you yourself have admitted the high degree of probability that any immigrant arriving at Galveston would, without the activity of that society, have landed at New York. No funds from this country have, so far as I am aware, been placed at the disposal of the European society, and their work is absolutely philanthropic and disinterested.

Since its beginning in 1907, the flow to Galveston, if not large, has been steady—a total of some two thousand having arrived there since the inception of the movement. These arrivals have consisted largely of men only who, after gaining a firmer foothold, sent for their families, which latter often came through other ports than Galveston to join their breadwinner. I believe I do not go

too far if I assert that almost none of those who have come through Galveston have become public charges, but, on the contrary, these immigrants have readily established themselves all over the West, Northwest, and Southwest, and have grown into . . . useful additions to the working population of that section. In due time they will become centers which will attract many others who, without these existing nuclei, would follow the line of least resistance into the overcrowded North Atlantic seaport towns, to add to the existing congestion, instead of going direct into the vast territory west of the Mississippi where they are urgently needed and are very welcome.

Surely in an endeavor to promote such a movement, which has already proven beneficial alike to the immigrant, to the section in which he settled, and to the overcrowded centers from which he is kept, those behind the so-called Galveston movement had every right to expect the good will of the authorities, and, until recently, this appears not to have been withheld. Of late, however, and for no satisfactory reason, the Department of Commerce and Labor has changed its attitude, and is now throwing needless difficulties in the way of the admission of those who arrive at Galveston, a course which, if persisted in, is certain to break down the Galveston movement, which is, at best, a plant of tender and slow growth, needing much care and attention—and with this breakdown brought about by the Federal authorities, the first practical effort to relieve the North Atlantic seaport towns, to some extent at least, of the constant and ever-increasing pressure which is upon them, by reason of the Russo-Jewish immigration, will have come to naught. We are advised by eminent counsel that nothing is being done in this whole movement that is contrary to law. But beyond this, laws can be construed in a liberal or narrow spirit, and it is for the administrator or authorities to apply the law in the

spirit demanded by circumstances. Surely neither the circumstances which have called forth the Galveston movement nor any existing conditions make it necessary to throw needless obstacles into the way of the admission of immigrants at Galveston and their distribution on lines which the Government itself has recommended and adopted.

The damage done by reason of the now hostile attitude of the Department is already very great, and if this attitude results—as will not unlikely be the case—in the entire breakdown of the Galveston movement, it will, at the same time, end all efforts to deflect immigration from New York and the North Atlantic seaport towns, which, I repeat, is the sole purpose of the work which is being done at Galveston. It is very certain that for such a breakdown of the effort to relieve the congestion in eastern centers the Administration of President Taft will be held responsible by a considerable section of the American people, and because of this, I am sending a copy of this communication to the President for such consideration, if any, as he may himself desire to give to this not unimportant subject. I also ask that this be laid before Secretary Nagel, upon his return to the Department.

Very respectfully,

JACOB H. SCHIFF.

In spite of the obstacles, he wrote to Zangwill on August 23, 1910:

> Personally, I am not discouraged. Great and far-reaching movements like the one we have in hand can seldom be worked out without difficulties of some sort, and I still feel that, with God's help, we shall overcome the obstacles which are now being placed in our way.

The attitude of the Assistant Secretary of Commerce and Labor, that the movement was an assisted immigra-

tion scheme, caused Schiff to engage in active correspondence with numerous persons, to combat the idea. He caused most detailed statements to be prepared, giving the name of every immigrant who had arrived at Galveston from the inception of the movement, with indications of his employment, to refute the claim that the new immigrants were likely to become public charges. To the Attorney General, George W. Wickersham, he sent numerous briefs and pamphlets discussing the legal questions involved.

That his fighting spirit was aroused by the continued efforts of the immigration officials to hamper the coming of immigrants to Galveston is indicated by the following telegram. It should be remembered that these difficulties were being created long before the present immigration laws were in effect:

January 12, 1911.

HENRY BERMAN,
GALVESTON, TEX.

Appeal all cases excluded on grounds likely to become public charges. There is absolutely no warrant for the inspectors to exclude immigrants because they have not sufficient means to pay transportation to destinations selected by Bureau. Make your selections of all immigrants absolutely independent of the amount they have in their possession and state to the board in every case that the bureau will defray entire cost of transportation to destination. Follow this procedure in every case. State this in appeal. Ascertain if Inspector Hampton is in possession of a copy of Secretary Nagel's last memorandum on Galveston cases. You saw a copy in my office. Wire me likewise abstract of the minutes of the hearing before the board. Please bear in mind again that you are to make your selections of destinations entirely independent of immigrants'

means. The responsibility and right of the Bureau to defray expense of transportation has fully been recognized by the Department. I do not know what you mean by the last sentence of your telegram but under no circumstances permit any deportation because of shortage of funds.

JACOB H. SCHIFF.

By December, 1912, more than five thousand immigrants had passed through Galveston, at a cost to the committee of $150,000, approximately $30 per person, and he estimated that at a minimum 250 immigrants could be placed per month if the people in Europe could send over such a number; but the organizations on the other side found further difficulties in coöperating. These facts, combined with the difficulties which the United States Government was making, determined the committee to stop the work in September, 1914, as Schiff indicated in a published résumé a few months before.[1] The outbreak of the war a month earlier of course put a stop to all immigration at once.

There is, however, a sort of epilogue. Billikopf tells how Schiff, who had been with a party at the San Francisco Exposition in 1915, telegraphed him at Kansas City that he desired to meet some of the immigrants who had come through Galveston, preferably in their own homes, and to hear from their own lips the story of their progress:

Mr. Schiff and his party arrived in Kansas City on April 12, 1915. Spending a minimum of time at the hotel, he at once started on a long, and to anyone else, tiresome round. But as we went from house to house, in the poorer sections of the city, he seemed to gain energy, vital-

[1] *Jewish Charities*, June, 1914, Vol. 4, No. 11, pp. 5–6.

ity. The sight of these men and women winning out in the struggle to adjust themselves spiritually and economically to their new environment, the contentment, the determination he saw in so many faces, gave him tremendous satisfaction.

But his greatest joy came when, after hours and hours of this gruelling but gratifying labor, he visited a night school where a large group of immigrants had gathered, after a hard day's work, to grapple with the intricacies of the English language, its accent and construction. The subject this class of immigrants was discussing that evening was "Abraham Lincoln." It had been planned that Mr. Schiff should deliver an address at a meeting of the Missouri Bankers Association, which had been moved forward a day from its scheduled date in order to take advantage of his presence in Kansas City. The expectation was, of course, that this famous banker, talking at a meeting of bankers, would dwell on some important phase of the subject of banking, or speak on some economic or financial subject. Now those who knew Mr. Schiff have a very vivid recollection of his punctuality. But at this meeting of the assembled bankers of the state of Missouri, of his western colleagues, he was late. He was late because he had been unable to tear himself away from that classroom full of immigrants. He made that explanation of his tardiness, when finally, after nearly an hour's delay, he arrived at the bankers' meeting. And then, touching only casually on the subject he was expected to discuss, he told, in detail, the wonderful story of the Galveston movement. It was plain that he had been stirred. So, too, was his audience. For he took as the text a composition written by an immigrant who had been in this country only six months. Ths subject of the essay was "Abraham Lincoln," and from it Schiff read, and proceeded to develop his own conception of Americaniza-

> tion. To him, Americanization was a matter of soul, not of outer conformity—of clothing, of speech, of manners. Love for America, for its institutions, for its ideals —that was Americanization.

Thus ended the Galveston project. While Schiff was doubtless principally concerned with the Jewish migration, he referred in somewhat similar terms to the Italian migration, and to others. He also foresaw that this crowding of the eastern ports was resulting in an agitation against immigration which might eventually greatly reduce the number of immigrants permitted to land in the United States, although he hardly anticipated the drastic regulations of the present day. He never lost sight of the fact that the situation of his co-religionists in Russia, both politically and economically, was so hard that the most elementary dictates of humanity required that he should do everything in his power to give them an outlet of immediate practical benefit, not one bound up with large utopian schemes which could only affect small numbers and were realizable only in the distant future. He never hoped or expected that any of the great bulk of Eastern Europe's Jewish population would be removed from its habitat, and frequently asserted that the Jewish question in Russia must be solved in Russia, but he felt that the conditions, then existing, which denied to Jews in Russia the opportunity to settle upon the soil, which crowded them into a small section of that vast Empire where they were almost obliged to live upon one another—conditions which ultimately would result, if permitted to continue, in the degradation of his co-religionists, and injury to the fair name of the entire race—could not be viewed with equanimity.

Forty per cent. of the contemplated number of immigrants had been settled to the west of the Mississippi, and Schiff looked forward after the close of the Great War to a renewal of the work on a comprehensive scale, not only at Galveston but at New Orleans and on the Pacific Coast; but he himself did not live to see such a renewal, which political conditions in Europe and America made impossible.

The relations of the Czarist Government of Russia to its Jewish subjects from 1880 onward loomed very large in engaging Schiff's mind, heart, and energy, and affected to some extent even his business career.

One of his earliest public utterances on the subject was occasioned by a pronouncement of the American Minister at St. Petersburg in 1890, that he had become convinced "that no persecution against the Jews existed in Russia." Schiff brought this to the attention of Horace White, then editor of the New York *Evening Post*, expressing the hope that the American press would give a true account of what was going on in Russia. On December 20, 1890, with others, he had a conference with James G. Blaine, Secretary of State, after which he wrote to Isidor Loeb (not a relative), secretary of the Alliance Israelite Universelle in Paris, that "Mr. Blaine assured us that he knew very well that the reports submitted by Mr. Charles Emory Smith, our Minister in St. Petersburg, were incorrect, but that the latter was an honorable man who had simply been deceived."

In 1891 he joined with Jesse Seligman, Oscar S. Straus, and others in bringing the Russian situation to the attention of President Harrison, and it was upon

the basis of this interview that a commission, consisting of Colonel John G. Weber and Dr. Walter Kempster, was sent to Russia to investigate conditions. The result was a reference by President Harrison to these conditions in his message to Congress, and this, for the time being at least, produced a favorable reaction in Russia.[1] Schiff commended Gilbert E. Jones, the editor of the New York *Times,* for publishing an article by Harold Frederic, which was the forerunner of many others, and finally resulted in a book by Frederic entitled *The New Exodus.*

Later that year he introduced the subject on an occasion which would otherwise have been a joyous one. Jesse Seligman was about to make an extended journey to Europe, and the directors of the Hebrew charitable associations in New York, with the trustees of Temple Emanu-El, gave him a dinner. Among those who answered toasts were Abram S. Hewitt, Seth Low, Oscar Straus, Elliott F. Shepard, and Julius Goldman. Schiff presided, and, after expressing his feelings of affection for their guest, took occasion to give briefly a picture of the existing horrors in Russia:

> At no period since our ancestors first found a home on this hemisphere has there been greater need of men devoted to the interests of our race than at the present time. Tens of thousands of our unfortunate co-religionists are being driven to our shores, expatriated by an intolerant mother country which would deny them even the right of existence. The scenes of the middle ages repeat themselves, and the days of Ferdinand and Isabella are again upon us, at the very moment when, after a lapse of four centuries, we prepare to commemorate the discovery of

[1] See Oscar S. Straus *Under Four Administrations,* pp. 106 ff.

> that continent which alone has become a safe asylum for the oppressed of all nations. But, my friends, history too repeats itself! The exiles of the fifteenth century have in no small degree aided in creating the prosperity of the countries which gave them shelter, while Spain, then the dictator of Europe, has degenerated and lost her power and influence.

There was a great famine in Russia in 1892, and the New York Chamber of Commerce took steps toward securing a fund to relieve the distress. While participating in the effort, Schiff expressed doubt as to the advisability of allowing this fund to be distributed through the Russian Government officials, who, he declared in a letter to Charles B. Stover, on February 3, 1892, were "corrupt, unreliable, and tyrannical." He suggested instead that contributions should be disbursed through Count Tolstoy.

Fearing that his co-religionists would be moved to refrain from contributing to this fund on the theory that it was the Russian people who had been persecuting their brethren, he published a statement, on February 8th, urging them to contribute, and pointing out that the excesses against the Jewish population had been instigated by the Government.

He aided at that time in the support of a journal called *Free Russia,* which undertook to spread the truth about Russia in English-speaking countries. When Andrew D. White was appointed Ambassador to Russia in 1892, Schiff, with the other trustees of the Baron de Hirsch Fund, sent congratulations, expressing the hope that White would have leisure to make a study of the Jewish question, and the certainty that he would not

allow himself "to be influenced by the atmosphere often prevailing in court circles."

In 1903 there came reports of a horrifying occurrence at Kishineff, in Bessarabia, in which forty-five Jews were killed and eighty-six were seriously injured. Measured by later massacres, this was a comparatively small affair, but it aroused Schiff. He made representations to the Government, and took steps for the relief of the sufferers. He sent two communications to John Hay, Secretary of State. At the same time he took energetic part in a public meeting which was held at Carnegie Hall on May 27th of that year to give expression to the abhorrence and indignation which was felt at these outrages, and he joined with Oscar S. Straus, Cyrus L. Sulzberger, and others in the gathering of a fund to meet the needs of the sufferers.

Following up his letters to Hay, he wrote to President Roosevelt, under date of June 7, 1903:

> While you were away and not in direct touch with the affairs of the Government, the terrible outrages at Kishineff have, as you are aware, occurred. I doubt whether the full extent of these horrible atrocities, which can hardly find their like in the middle ages, and of which we yet read with a shudder, will ever become known, except to the Russian Government. . . . Nor do I believe that any diplomatic action can be devised, on the part of this or any other Government, in the way of protest or representation to the Russian Government, indignant though the people through the country may feel, that such an outrage upon humanity should be possible at the beginning of the twentieth century. Is it, however, not time that Russia should be made to understand, unable as we may be, under diplomatic usages to give official expression

> to our indignation and abhorrence at her continued systematic oppression and persecution of those within her realm who do not belong to the Greek Church, that we shall hereafter, whenever and wherever any of her actions interfere with the rights and comfort of any of our citizens, enforce protection of such rights by all means at our command?

A committee of the Independent Order B'nai B'rith waited upon the Secretary of State and requested him to forward a petition, which the members had had prepared, bearing upon the treatment of the Jews. Hay, while expressing the greatest sympathy with the feelings of the committee, pointed out that there was no likelihood of the Russian Government's receiving such a petition, the sending of which was contrary to international usage. The committeemen separated, rather discouraged. The President, who was then in his country home at Oyster Bay, took the matter up with his customary energy, and expressed his own determination to forward this petition. The despatch signed by Hay was written by Roosevelt. Hay's great knowledge of diplomatic usage made him see in advance that the Russian Government would refuse to receive the petition. His contribution to the final effect, however, lay in the fact that, instead of sending this despatch in code, he sent it in open language, feeling sure that, though rejected, it would nevertheless reach Government officials, and possibly have some influence. Schiff had not favored the action originally, but after it was taken he expressed his view of the results in a letter of July 21st, to Narcisse Leven:

> You have no doubt heard of the refusal of the Russian Government to receive the American petition, but we

think that nevertheless all that was intended by this petition has been accomplished, and we can only hope that Russia's knowledge that this great country will closely watch its future actions concerning the treatment of its Jewish subjects will not fail of effect.

Roosevelt wrote to Schiff on January 1, 1904, in reply to a telegram of December 31st calling attention to rumors of further excesses in Russia, that he was watching the situation most carefully. Apparently these rumors were agitating the Jews of other parts of the world, as is indicated by a letter of January 4, 1904, from Schiff to August Belmont & Co., for transmission to Lord Rothschild:

DEAR SIRS:

I have received the copy of the second cable from Lord Rothschild which you have been good enough to transmit to me. From its tenor, I feel that Lord Rothschild is under the impression that I have made considerable effort in inducing our Government to take the measures which have resulted in the assurance on the part of the Russian Government that there will be no further disturbances at Kishineff. The fact is that I have been able to do very little; it is rather the press which had so fully commented upon the rumors and fears which existed that no doubt induced the President to take the steps which have resulted in the assurances of the Russian Government above referred to. I send you herein copy of a letter received by me this morning from President Roosevelt, and leave it to you to forward the same to Lord Rothschild, and I am further particularly anxious that you acquaint his Lordship with what I have written above, so that in his mind I may not get credit to which I am not entitled. . . .

Yours faithfully,

JACOB H. SCHIFF.

But Rothschild was again apprehensive after the outbreak of the Russo-Japanese war, and while Schiff was in Frankfort in the spring of that year, Rothschild took up the reports which were in circulation that outrages against the Jews were impending at Odessa. To these representations Schiff replied:

Frankfort, April 4–5, 1904.

My dear Lord Rothschild:

Through my nephew, Mr. Otto Schiff, I received last Thursday, at your instance, the telegraphic request to ask the American Government to officially inform Russia that a state of affairs existed at Odessa which might likely lead to provoke excesses, during Easter, similar to those which occurred a year ago in Kishineff; that indeed a great catastrophe was, according to trustworthy reports received by you, to be apprehended. My nephew further stated that you were communicating with Lord Lansdowne in an effort to induce the British Government to make representations to Russia similar to those which you had suggested that I should seek to induce the American Department of State to make.

In consequence of my absence and because I deemed it best to have personal representations made to our Government of the state of affairs which you had been informed existed at Odessa, instead of communicating with President Roosevelt or Secretary Hay by cable, I promptly telegraphed to my friend, Mr. Oscar Straus, who has the ear of the President and Mr. Hay, describing to him the state of affairs at Odessa, as set forth by you, and asking him to communicate very promptly with President Roosevelt, to induce him, if possible, to express through our Ambassador at St. Petersburg the hope to the Russian Government that the reports as to the state of affairs at Odessa and the apprehension felt were unfounded. Yes-

terday morning I received reply from Mr. Straus, that President Roosevelt had at once made the strongest possible representations to Russia through Count Cassini, its Ambassador at Washington. All of this I have already transmitted by wire to Mr. Otto Schiff, with the request that he communicate it to you, which he has no doubt done.

So far, so good. I deem it, however, proper to add that, but for the urgency of your request, I would have hesitated to again ask, at this time, action by our Government upon apprehensions, the justification for which I cannot but feel were not of the most plausible nature. With all that has already happened in Russia, and in face of the gross unreliability of that Government, it is beyond belief that in the present condition of affairs, when Russia needs so much, and seeks to obtain in every way, international good will, it should permit anything to happen which would horrify international public opinion, and especially the people of the United States. This being my opinion of the situation, I did feel it to be imprudent to again ask the good offices of our Government, for even with the assurance that we can ever rely upon the humane impulses of President Roosevelt and his coöperation, to prevent, as far as he legitimately can, persecution and oppression of our co-religionists by the Russian Government, I fear we might "cry wolf" too often, and thus weaken the weapon which we should reserve in all its might and strength for the critical time which is no doubt ahead of us. Still, as you seemed to deem it of great necessity that action be sought from our own and the British Government, I was unwilling to take the responsibility not to do as you had suggested, and I shall in turn be greatly interested to learn from you what you were able to induce Lord Lansdowne to undertake.

I am afraid troubled times are still in store for our

unfortunate co-religionists in the Czar's dominion, and it can only be hoped for their sake as well as for the good of Russia itself, that the conflict between Russia and Japan will in its consequences lead to such an upheaval in the basic conditions upon which Russia is now governed that the elements in Russia which seek to bring their country under constitutional government shall at last triumph. Until that day arrives, and come it must, I fear the Russian Jewish question will be impossible of any real solution. Five million people cannot emigrate, and no matter how many Jews may leave Russia, five millions will always remain there. The weal of these can only be obtained by equal opportunities, equal rights, and equal duties with the rest of the Russian population.

It will be slow, indeed very slow work, until this is accomplished, but meantime we can all help it on by making it, each as far as is in his power, impossible for the Russian Government as at present constituted to strengthen itself. I pride myself that all the efforts, which at various times during the past four or five years have been made by Russia to gain the favor of the American markets for its loans, I have been able to bring to naught. As long as four years ago, Mr. Rothstein of the St. Petersburg International Bank of Commerce came to New York, at the instance of Mr. Witte, and sought to obtain assurances that an issue of Russian Treasury Notes could be negotiated there. Himself a baptized Jew, he promised the coöperation of Mr. Witte in the obtainment of the repeal of the so-called May Laws, not to speak of the pecuniary advantages he held out to my firm, if we would assure him of our coöperation with the Russian Government in its financial plans. This we flatly refused, telling Mr. Rothstein that promises were cheap, and that action would have to precede Russia's application to the American money markets before our coöperation could be

had, and that until then we should bring all the influence we could command to bear against Russia getting a foothold in the American money markets. The attempt was notwithstanding made, but it miserably failed.

May not a like position be counted upon as far as the influential and important Jewish banking houses all over Europe are concerned? Unfortunately, heretofore this—you know it, my Lord, better than I do—has not been the case, but assuredly, when the Russian Government again applies to the European money markets, as it before long must do and to a large extent, may we not hope that Jewish bankers of influence will not again be satisfied with promises on the part of the Russian Government as to its good behavior toward its unfortunate Jewish subjects—promises as readily broken as made—and not only decline coöperation, but work with all their might against any Russian loans so long as existing conditions continue. With all the experiences recent years have brought us, it would indeed be an undignified spectacle if this turned out otherwise, and we in the United States would have to bow our heads in shame and would have to feel that we had no longer the right to seek the good will and good offices of our own Government in behalf of our oppressed brethren in race, if our influential co-religionists in Europe did not at least use the means at their command to make the Russian Government feel that it cannot forever continue with immunity its shameful policy toward its Jewish subjects.

Pardon me, my Lord Rothschild, that I have thus written without reserve, but whereof the heart is full it flows over, and believe me, with much respect,

Most faithfully yours,

JACOB H. SCHIFF.

On June 7th, von Plehve, the Russian Minister of the Interior, through Dr. Katzenelsohn of Libau expressed

a desire to have an interview with Schiff, who seriously considered going to Russia. The conditions which Schiff laid down with regard to the proposed visit were never met, possibly in part because von Plehve was assassinated in the meantime, but they are highly interesting as indicating the sureness of his own attitude and his unwillingness to appear as a suppliant:

June 21, 1904.

My dear Dr. Katzenelsohn:

. . . It is your desire, as I understand it, that I should come to St. Petersburg to confer with his Excellency von Plehve in regard to the measures which should be adopted in order to improve the position of our Russian co-religionists. It is a noble mission, which it would not occur to me for a moment to decline, and you may now consider it as definitely settled that if the preliminary conditions which I have to lay down are fulfilled, I shall cheerfully respond to the invitation of your Minister of the Interior, and come to St. Petersburg during the coming autumn. (I cannot get there earlier, as two of my partners are now in Europe.)

His Excellency is right: it would not comport with the dignity of the Russian Government that it should regard conversations on financial arrangements as an equivalent for a revision of the legal position of the Jews in Russia, or for any measures in that direction. On the other hand, I must repeat what I have already said to you in London, that the unwillingness of American money markets to take up Russian financing, and the antipathy which has recently been revealed by the American people toward Russia, are due purely to the disgust that is felt here against a system of government which permits such things as the recent Kishineff episodes and the legal discrimination which is the order of the day in Russia.

We in this country do not believe that the Jewish citizen, who in the United States—even considering the rank and file of the immigrants from Russia—is among those most devoted to the public interest, the most law-abiding, the most patriotic of citizens; who in England is a good Englishman; in France and Germany, good citizens of those countries—we refuse to believe that the Russian Jew, of his own initiative, does harm to his native country, economically or politically. It seems to us that if he does harm at all, it is because he is treated by his country—or rather by its Government—as a stepchild. . . .

But I digress. To return to the immediate contents of your letter, I have simply this to say: If his Excellency von Plehve really wants me to come, he must not expect that I shall appear before him as a suppliant, and he must not say (as you express it in the letter which you have addressed to His Excellency and to which he has assented) that he is prepared to receive me; he must say that he wishes me to come—and the invitation must be addressed to me direct. The only condition which I must lay down is this: I cannot enter a country which admits me only by special favor, and which is closed to all members of the Jewish faith except by such special favor. If I am to come to Russia, the existing restriction against the visé of passports for foreign Jews must first be abolished. Only when that is done can any foreign Jew enter Russia without loss of ordinary self-respect.

My own opinion is that it is rendering a real service to the Russian Government to offer it an opportunity now to remove the existing restrictions on its own initiative, for if it does not do so, our Government and others, but especially ours, will in the end find ways and means to compel respect for their passports as regards *all* their citizens. I wish to come, as a friend of the Russian Government, and I hope it will be possible to fulfill the condi-

tions which I am laying down. In that case I shall see in the discharge of the mission to which you exhort me the noblest task of my life, and to it I shall dedicate my best powers.

I may say to you that if you wish it, and if you consider it appropriate, you are at liberty to lay this letter before His Excellency von Plehve. I shall be very glad to hear from you further upon this subject, in accordance with your promise, and am, with kindest regards,

Yours, etc.,

JACOB H. SCHIFF.

On July 31st he wrote again to Katzenelsohn:

Replying to your letter, I can only say that the situation has in the meantime probably changed completely as a result of the sudden death of Minister von Plehve, and, I fear, to the disadvantage of our Russian co-religionists, who are already so sorely tried. Such use of force as the murder of von Plehve nearly always breeds a strong reaction, and as there is every reason for assuming that von Plehve had learned very valuable lessons from his recent experiences, which would have been most helpful to our Russian co-religionists, we ourselves must regret the danger that the fruits of this experience may be lost through von Plehve's sudden death. We can only hope that the authorities of your great but now so unhappy country will learn, not only from the fate of the late Minister but from the bitter experiences of the Empire, the lesson that even the greatest and most powerful, whether an individual or a whole empire, cannot sin and go unpunished, and that sooner or later justice from on High will overtake even the mightiest of nations.

Please be assured (and you may repeat this, as coming from me, to the gentlemen in St. Petersburg) that when

and if I can be of real assistance to the country in whose welfare six millions of my co-religionists are so deeply concerned, I shall be most ready to dedicate myself to the task. But I must insist, as before, that the first step which Russia must take—and that *promptly*, before international opinion actually clamors for it—is to lift the existing restrictions against passports for Jews from other countries. That is the only way in which her Government can really demonstrate that it is ready to steer a new course. You say that Russia cannot extend to Jews of other countries greater rights than she does to her own; you overlook, however, the fact that a country can make laws for her own subjects which she is not justified in maintaining against foreigners. . . . If Czar Alexander II, with one stroke of a pen, could free millions of serfs, who had certainly not attained to the cultural level of the Jews in Russia, there should be no difficulty in giving the Jews the same civic rights as are accorded to other Russian citizens. . . .

As regards the views of your Minister of Finance, M. von Kokovtzev, I have known for some time, from the statements of my friend Edouard Noetzlin, of the Banque de Paris, of his sincerity and candor, of which you now offer further confirmation. It would be a very great satisfaction both to me and to my firm to be able to assure him of our coöperation, but it ought to be obvious that we can do so only when and if the Russian Government has *in fact* changed its policy as regards the Jewish question and has actually made the concessions which it is asked to make. Then and then only will it be possible to find a way to open the American market to Russian loans, and as the American market is year by year becoming more and more able to absorb securities, the volume of Russian securities which it will be possible to place here

under *changed* conditions can only increase as time goes on.

At the very height of the anti-Jewish movement in Russia, and before the assassination of von Plehve, the Russian Government had sent, as Financial Attaché to its Legation at Washington, Gregory Wilenkin, a Jew whose family, by reason of special privilege, had been living in St. Petersburg for some two hundred years. The probable object of such an appointment by the Russian Government was sufficiently understood by the leading Jews of America, but Wilenkin himself was a man of considerable ability and of gracious personality. He too tried to interest Schiff in financing the needs of the Russian Government, which resulted in Schiff's writing him a lengthy letter on August 22, 1904, embodying the views he had expressed to Katzenelsohn.

He joined Isaac N. Seligman, Oscar S. Straus, Adolph Lewisohn, and Adolf Kraus in an interview with Witte at the close of the Portsmouth Conference, at which the treaty of peace between Russia and Japan was negotiated. There are interesting accounts of this interview in the published memoirs of several of those who took part.[1] Witte himself records that when he argued that immediate and complete removal of the legal disabilities of the Jews in Russia would do them more harm than good, "Schiff made a sharp retort, which was, however, toned down by the . . . others, especially Straus. . . ." After the interview, Schiff and his associates wrote to Witte:

[1] See Straus' *Under Four Administrations*, pp. 189–190; *The Memoirs of Count Witte* (Transl. and ed. by Abraham Yarmolinsky), pp. 161 ff.; and Kraus' *Reminiscences and Comments*, pp. 156 ff.

September 5, 1905.

His Excellency, Sergius de Witte,
Envoy Plenipotentiary, etc.,
of His Imperial Majesty, the Emperor of Russia.
Esteemed Sir:

Mindful of our privilege in meeting you during your recent stay at Portsmouth, N. H., we deem it well, before you leave the United States and return to your own country, to submit in writing, if only for a thorough understanding or for further reference, some of the statements to which we gave expression when we had the privilege of visiting you and of listening to your valuable views.

We believe ourselves to be justified in insisting that the claim of the Russian Government that the question of the condition of the Jews in Russia is a purely domestic one with which the people and governments of other countries have no concern can no longer be maintained. When a government, either through the application of exceptional laws or by other means, forces great masses of its subjects to seek to improve their condition through emigration to other countries, the people of these countries which give an asylum to such refugees from persecution and oppression may, with entire propriety, criticize the conditions which have caused such an influx into their country, and may properly insist that these conditions shall be improved in such manner and to such extent that the causes of the forced emigration shall cease to exist, and this without justifying the charge that they are meddling with affairs that should not concern them.

This we believe to be the attitude of the American people in general. We, as Jews, have the added interest in the condition of the Jews in Russia which ties of race and faith always and properly call forth, and we deem it, therefore, nothing less than our plain duty to do all in our power to procure an amelioration in their status.

As we stated to you at our conference, it is our very decided conviction that nothing but the granting of full civil rights to the Jewish subjects of the Czar will entirely remove the conditions which have been the cause of so much disturbance in Russia and adverse criticism abroad. You have answered us that the Russian Jew in general is not sufficiently prepared for the exercise of full civil rights, and that the feeling of the Russian people is such that the Jew cannot be placed on an equal footing with them without causing serious internal disorders, and you suggested that it might be advisable and practicable gradually to remove the existing disabilities and thus to prepare the way for an eventual total granting of civic equality.

As to this, we aver that the million or more of Russian Jews who have come to the United States have become good citizens, notwithstanding their sudden emergence from the greatest darkness into the most intense daylight of political and civil liberty, and that they have shown themselves entirely equal to the responsibilities which have been placed upon them as citizens of this great Republic. Nor has it ever been different in modern history and experience. Napoleon in 1806, Germany at a somewhat later period, and England even in Cromwell's time granted, without injury to the State, full civil rights to the Jews living then under conditions much darker than those under which they now live in Russia.

While it may be true that a state of envy against the Jews exists among part of the Russian people, for which the Russian Government is to some extent responsible, still, in our opinion, placing the Jew at once on a footing of civic equality with the rest of the population would cause no more friction than each one of the steps leading to the same ultimate end. This very objection urged by you seems to us a good reason why this should be settled

once and for all, instead of allowing it to drag on painfully, creating new disturbances at every stage.

The claim that among the ranks of those who in Russia are seeking to undermine governmental authority there are a considerable number of Jews may perhaps be true. In fact, it would be rather surprising if some of those so terribly afflicted by persecution and exceptional laws should not at last have turned against their merciless oppressors. But it is safe to assert that, as a whole, the Jewish population of Russia is law-abiding, and there is little doubt that once given civil rights, with all the opportunities which this will carry with it, the Jew in Russia will become as valuable a member of the commonwealth and prove to be as ardent a lover of his country as have been the Jews of every country which has accorded them the rights of citizens. The fact will not be disputed that in the United States the Jew has become an ardent American; in England, a loyal Englishman; in France, a patriotic Frenchman, and in Germany, a thorough German.

The people of the United States, as must be known to you, are close observers of all that is taking place in Russia during this momentous period of her existence. Their sympathies are, for the time being, alienated from Russia because, liberty- and justice-loving, they have recoiled from the horrors of Kishineff and from the terrible conditions which, though long existing, have only now been fully disclosed. Jewish influence in the United States, especially political, already carries great weight, and is steadily increasing, being constantly recruited from the large immigration of Russian Jews. Can it be expected that the influence of the American Jew upon public opinion will be exerted to the advantage of the country which systematically degrades his brethren-in-race, making their fate almost unendurable?

No matter how many Jews may emigrate, there will

always remain a minimum of six or seven million Jews in Russia, and thus it appears quite evident that the Russo-Jewish question must be settled in Russia. Settled promptly and thoroughly in the enlightened spirit which your Imperial Master has shown in so many other instances, this vexatious question will remove at once and forever a factor so damaging to Russia at home and abroad.

We therefore earnestly hope that the exchange of views which has taken place between us may lead to that solution which we are convinced you and the other best minds of your country actually desire.

With sincere assurances of high respect, with our best wishes for your safe return home and for your future welfare, we remain,

Your Excellency's
Most truly,
JACOB H. SCHIFF
ISAAC N. SELIGMAN
OSCAR S. STRAUS
ADOLPH LEWISOHN
ADOLF KRAUS

Before Witte left America, Schiff sent him the following telegram, September 11th:

I greatly regret that absence prevents me from visiting you tomorrow with the other gentlemen with whom I had the pleasure of meeting you at Portsmouth. Taking this method of wishing you a pleasant homeward journey, will you permit me to give expression to my gratification that we were enabled to explain to you the views of American Jews as well as the American people concerning the Russo-Jewish question. I trust, now that you have seen with your own eyes that the Russian Jew becomes a good citizen under conditions which, as in our country, do him justice, you will not hesitate to repeat this object lesson to those to whom are committed the destinies of Russia. I pray also

> that the time may be hastened when you and others who feel as I do can meet with nothing between us, as I am certain it is your own wish, and may God speed you.

At a private conference of the leading bankers of New York, when the question of undertaking a Russian loan was under discussion, Schiff, after listening to the discussion for a short time, arose and said with emotion that so long as Russia treated the Jews as she did, his house would never participate in a Russian loan, and that this statement would hold not only during his lifetime, but that he had bequeathed it as a direction to his successors.

On November 1, 1905, he wrote to Charles Steele, of J. P. Morgan & Co.:

> Recalling what I have said to you when we recently discussed Russian financing, I deem it proper to say now that if the new order of things in Russia will work out properly, as I hope and believe, it will entirely change our own attitude. In such an event we should not hesitate to give your firm any support it might wish to have from us in any endeavor to open the American market to Russian loans.

The high hopes created by the calling of the Russian Duma were not justified, so far as the condition of the Jews was concerned, for atrocities broke out that very day in Odessa and other Russian cities. From funds on hand £50,000 was promptly remitted for the relief of the sufferers, while new collections were undertaken. Schiff, who acted as treasurer, deeply appreciated the voluntary contributions to this work on the part of some of his non-Jewish friends of the business world, as is indicated by his letter to Samuel Rea, November 14th:

I am very much touched by the spirit of your note of yesterday, in which you enclose a contribution towards the Russian Relief Fund. Mr. Morgan, Mr. Frick, and Mr. Stillman, not to speak of many others of the Christian faith who have voluntarily contributed, show exactly the same spirit, and it is encouraging to feel that in misfortune, at least, the whole world is akin—Russia always excepted.

When Witte returned to St. Petersburg, the Czar appointed him Premier. Schiff cabled him, November 3:

The American people stand aghast at atrocities in Odessa and elsewhere. No government should expect the moral support of other nations which under any condition permits such a situation to continue.

Witte replied by cable,[1] and a few weeks later Schiff wrote him a letter full of sorrow and dignity:

Your Excellency:

You have been good enough, notwithstanding the great pressure which must be now upon you in every direction, to recently send me two cablegrams, the first telling me of the horror the Russian Government feels at the late outbreaks in Odessa and elsewhere and at the impotence of the local authorities to give proper and adequate protection, and the second cablegram assuring me that Dr. Paul Nathan of Berlin, who has since gone to St. Petersburg and other parts of Russia to study the situation and report upon the relief measures which should be adopted by the International Committees just formed for the amelioration of the hard lot of the sufferers from mob violence, would receive every facility to enable him to properly discharge the mission which he has undertaken.

Both for myself and for those for whom I am authorized to speak, I thank you most heartily for the assurances given me in your cablegrams. We here fully realize not only the

[1] See Kraus' *Reminiscences and Comments*, p. 162.

magnitude of the task which has been placed upon you, but also its immense difficulties, and we earnestly pray—as I have already assured you in my recent cable messages—that the strength may be vouchsafed you in body and in mind to shoulder this terrible responsibility, so that you may be able to carry through successfully the task of the regeneration of Russia and its passing from the mediæval conditions which have predominated until recently into a modern state, governed under a system which shall assure both happiness and prosperity to its people and at the same time the respect of other nations.

With all right-thinking people throughout the civilized world, we deeply mourn the sad fact that our unhappy co-religionists in Russia have had to suffer so terribly, and we cannot withhold the conviction that the unmerciful and inhuman treatment which has been inflicted upon Russian Jews has been instigated by the very authorities who in adequately governed and civilized states exist for the proper protection of life and property. No doubt appears to exist that your local authorities, seeing the coming of the end of the old régime and the despotic power which they have so long exercised for their own benefit and to the detriment of the people, have in their rage, in many instances, instigated the populace against the Jews in order to punish them for having to a certain extent aided in bringing about the new order of things which your august Sovereign has deemed it timely and well to inaugurate, mainly, I believe, under your advice and with your supervision. . . . Jewry in general will have at least this consolation, that the present awful sufferings of their Russian co-religionists will not have been for naught, nor their blood spilled in vain, if a new, free, enlightened, and happy Russia results from the present turmoil and the horrible conditions it is carrying in its wake.

It is a gratification to read in the messages which come

from Russia to the public press that even now you are seeking to make good the assurances which you have given us in Portsmouth and which we have had the great privilege to make known to the world, that whenever the power should come into your hands to bring this about, civic equality will be given to the Jewish population of Russia. While the misgivings you expressed as to the consequences this might, in the first instance, have upon the fate of the Jews themselves have unfortunately become true with a vengeance, it becomes, for this very reason, but doubly proper and important that no step backward be taken, and that the Jewish subjects of the Czar be vouchsafed every civic right, personal liberty, and perfect equality before the law accorded to the rest of the people. . . .

Never again can Russia regain the respect and confidence of the civilized world, without which no nation can prosper, if an end be not made, once and forever, of these terrible conditions; and if the new Government now being formed, at the head of which you have fortunately been placed, should not succeed in assuring safety and equal opportunities throughout the Empire to the Jewish population, then indeed the time will have arrived for the Jews in Russia to make preparations to quit their inhospitable and unjust fatherland. While the problem with which the civilized world will then become confronted will be an enormous one, it will be solved, because solved it must be—and you, who are not only a farseeing statesman, but also a great economic student, also know best that the fate of Russia and its doom will then be sealed. . . .

Yours most faithfully,

JACOB H. SCHIFF.

He urged Roosevelt to send a message to Congress:

December 8, 1905.

DEAR MR. PRESIDENT:

I have received to-day from Lord Rothschild and Sir

Samuel Montagu of London the enclosed cable, to which I have replied as per copy also here enclosed.

So that you may better understand my reply, I make free to send you herewith copy of a letter which I wrote to Count Witte some time ago and to which reference is made in my to-day's cable reply to London. I may or may not have anticipated in my reply to London what you have wished me to answer, but with Count Witte's government tottering and, as appearances are now, not likely to last many days—with the impotent state in which all government authority in Russia appears to be—it is not likely, even if our and other Governments would unite in a note of demonstration to Russia, that any actual result would follow such action.

That something must, however, be done and be done soon becomes every day more evident. If the United States were justified in 1898, as they doubtless were for the sake of humanity, to intervene in Cuba, and if you personally then felt so strongly in this regard that you willingly took your own life into your hands to help to prevent the oppression of the Cuban people by the Government—to which they had been subject for four centuries—is it not in the face of the horrors now occurring in Russia, and which its very Government declares it is powerless to prevent, the duty of the civilized world to intervene, so that the slaughter shall be made to cease, and that in the interest of the whole civilized world the anarchy and chaos which before long must result from present conditions shall be prevented?

I know it is not practicable that the United States begin to carry into effect the policy of intervention by sending their navy up the Neva, but you as the head of the American people can take an initiative toward what it is not at all unlikely finally must be done, by sending a message to Congress—which very fortunately is now in session—calling attention to the state of affairs existing in Russia, and

inviting the authorization by the Congress for this Government to take such measures as may become advisable, in coöperation with other Governments, to prevent the continuation and further spread of the conditions now prevalent in Russia.

No action you have ever taken during your Administration would, I feel convinced, be more heartily endorsed by the American people than such a message. My personal opinion is that its sending to Congress in itself would have the immediate effect of establishing a different order of things in Russia than now exists; that it would rally national self-respect in Russia, and would help to make possible the constitution of a proper party of law and order, so that actual measures on the part of our own Government and other Powers would probably not be necessary.

Earnestly hoping that you can see your way to seriously take up the suggestion which I have permitted myself to make, I am, with assurances of high esteem,

Yours most faithfully,

JACOB H. SCHIFF.

To this Roosevelt replied that although he sympathized fully with Schiff's wrought-up feelings, he thought that a message or any other action would result in more harm than good. Schiff then transmitted a suggestion that the President should write a private letter to the Czar.

In spite of Roosevelt's previous declination to intervene, Schiff again telegraphed and wrote to him on June 18, 1906:

DEAR MR. PRESIDENT:

I have telegraphed you to-day as follows: "I am in receipt to-day of the most heartrending cablegrams from Russia and elsewhere, which I am sending you to-night,

describing a most horrible state and a renewal of the atrocities in their worst form. Our London friends cable that they are seeking the intervention of their Government and asking us to ascertain whether it is not possible on the part of our Government to take action. I understand the hopelessness of the situation in this respect, but notwithstanding this, I feel that we should direct your special attention to the terrible state of affairs which the devilish proceedings at Bialystok have demonstrated as existing, fully relying that you will not hesitate to act, if it is at all practicable on the part of our Government to do anything in the way of intervention."

I am now sending you the original cablegrams received by me to-day with translations. While I have made free to make this communication to you, I do know in advance that unfortunately nothing can be done by our Government, but I have felt that I should at least more fully acquaint you with the terrible situation which has unfortunately developed, in the faint hope that possibly you and also Secretary Root might be able to see some way in which pressure can be brought upon the Russian Government, such as it is, to abstain from instigating the low populace to bloodshed, of which outrageous action on the part of the Russian government there appears to be little doubt.

I feel mortified that I have again to address you on this depressing subject, but the unfortunate situation as it exists must be my excuse.

Believe me, with much esteem,

Yours most faithfully,

JACOB H. SCHIFF.

He wrote to Charles Hallgarten three days later:

President Roosevelt replied very sympathetically, but he cannot do anything. However, he expresses some hope, now that the Duma is a real body.

Roosevelt could do nothing because he learned confidentially that the Russian Government would refuse to receive any representations on the subject from him. To numerous correspondents Schiff explained that the United States was powerless in the matter. To Zangwill he wrote on July 5, 1906, that the massacres at Bialystok "represented only the last outburst of impotent rage on the part of the old Russian governmental system in its final breakdown," and he enlarged upon this theme in a letter sent on the same day to Henry L. Higginson, who had written sympathetically to him.

In a letter of November 1, 1906, to Secretary Root, he expressed his dissatisfaction with the bill which the Russian Government had introduced into the Duma for the extension of Jewish rights:

> This proposed bill, as published in the foreign press, distinctly maintains the so-called "pale of settlement," and so long as this is the case, the Jewish question in Russia does not lose anything of its severity, for the great suffering of the Jewish masses in Russia arises principally from the fact that it is impossible for them to sustain themselves properly so long as they remain crowded into a narrow pale.

He expressed himself fully, January 17, 1907, to Cassel, who differed with him as to the best means of accomplishing the results they had in view:

> I wish I could, like you, be convinced of the honorable character of the intentions of the Russian Government, or of the possibility that if European financiers treat the Russian crew kindly, they may be induced to withdraw from their policy of annihilating the Jews. There is no doubt that the horrible persecutions which have taken place in Russia during the past fifteen months can be traced directly to the Government. . . . It is true Stoly-

pin's policy has finally brought peace to Russia; but it is the peace of the graveyard, and when I think of the unfortunate land, there always come to my mind the words which Schiller puts in the mouth of the Marquis Posa, when he describes before King Philip the beauties of his Spain, and suddenly breaks off with the words,

> "Then I stumbled on a heap of burnt men's bones!
> True, you were forced to act so; but that you
> Could dare fulfill your task—this fills my soul
> With shuddering horror."

I am quite certain that, as you say, you are doing in good faith what seems to you proper toward the attainment of the goal we are both striving for, but I think that the apparent concessions which Stolypin now declares himself ready to make are calculated only to deceive people like you and Noetzlin and other European financiers, and will, in fact, bring little, if any, relief to our oppressed co-religionists.

Meanwhile, he was not relying alone upon correspondence with Jewish friends abroad to secure a knowledge of Russian conditions. Through Miss Wald he had made the acquaintance of Aladin, who represented the Russian Peasant Party and was in America during the spring of 1907. Schiff wrote to her, April 4th:

I am glad to know that the "Friends of Russian Freedom" are making good progress. I think the present Duma is being wonderfully sensible in showing the Russian Government and the world in general that they do not mean to act merely as firebrands, but are willing to meet any reasonable proposition the Government may make, in a business-like and even conciliatory manner. This is in accord with what Mr. Aladin said to me would be done when I met him at your supper table some weeks ago.

He greatly interested himself in the defence of Pouren, a Russian political refugee in America (not a Jew), whose extradition had been demanded by the Russian Government—a demand to which the Department of State seemed inclined to accede, though Pouren was ultimately released.

Again in 1908 Wilenkin approached Schiff with a view to bringing about a rapprochement with Jewish bankers, inquiring whether Schiff would be willing to go to Russia to discuss this subject with the Minister of Finance, and to this Schiff replied, October 8th:

> You have asked me whether I would be willing to go to St. Peterburg and there meet His Excellency Finance Minister Kokovtzev, in order to discuss with the Minister ways and means through which could be accomplished what you have in mind. I have answered you, and I now reiterate, that the opportunity to have my firm become the negotiator of Russian Government loans in this country, and to thereby secure to itself large profit and compensation, has under present conditions no temptation for me.

He repeated the statements made in previous letters to Rothschild and to Katzenelsohn, and concluded:

> If His Excellency Kokovtzev be prepared to work toward such an end, my own hearty coöperation is at his disposal, and should he desire me to come to St. Petersburg for the purpose of conferring with me, as has been suggested by you, I shall be quite prepared to follow his invitation, provided it be first explained to His Excellency, and be clearly understood, that my acceptance of such an invitation is to be made dependent upon the readiness of the Imperial Russian Government to discuss the removal of the restrictions now resting upon the Czar's Jewish subjects and

their obtaining equal civil rights with the rest of the population. If the invitation is extended, I suggest that I be accorded the privilege to ask two other gentlemen, of high and leading position, satisfactory to the Russian Government, having the cause of our co-religionists at heart, to accompany me for the purpose of joining the discussion with the Minister and aiding in the promotion of the success of the conference. Until such success is satisfactorily assured, my firm cannot lend its coöperation in establishing an American market for Russian loans or otherwise.

I trust this letter may be received in the spirit in which it is written, which is not one of hostility, but to the contrary originates in an earnest desire to aid the Russian Government to place itself in a position in regard to its internal affairs, in which as a consequence it will be justified in expecting to secure in all of the money markets of the world a position for its loans worthy of a great Government.

At the same time he was writing to Cassel:

I regret deeply that England has dropped the restraint which she so long and so properly exercised toward Russia, and now, without receiving any concession in favor of our oppressed co-religionists, is helping to support a Government which treats its Jewish subjects with less regard than the worst pariah, and which, furthermore, insults every foreign Jew by permitting him to enter only in isolated cases, as a special favor. What has become of the concessions which the Finance Minister virtually held out as certain during the summer of 1907 in a letter to Noetzlin, of which the latter sent me a copy, and which you probably saw too? At that time the Russian Government believed that it had still to make such promises, as it had done so often, in order to obtain money. Now apparently it no longer considers them necessary.

The entry of a national of one country into another, whether for purposes of business or pleasure, is a privilege, not a right; and the denial of that entry may be based upon personal grounds without offense to the nation of which the person in question is a citizen or subject. This is the general attitude of international law; but the right of discrimination against an entire class of the citizens of a country is another matter, and where nations have entered upon reciprocal treaties which give the nationals of both free entry, that denial is in violation of such a treaty.

It was a condition of this sort which arose between Russia and the United States; their Treaty of Commerce of 1832 did provide for such reciprocal rights, although the rights were limited to those who wished to travel for commercial purposes. For a period of forty years, the Russian Government had refused to honor the passports of American citizens of the Jewish faith, and had taken similar action with regard to American Protestant missionaries and Roman Catholic priests. Moreover, the Russian Government had established upon American soil a form of inquisition into the religious beliefs of American citizens which the United States Government of course had no right to exercise for itself, and whose practice by the representatives of another government it viewed with increased concern.

In the early days, the attitude of the Russian Government in the matter was one of slight practical moment; but unpleasant forms of restriction were applied even when for her own purposes Russia desired the presence of Jews. Thus when Oscar Straus was American Ambassador at Constantinople, his colleague, the

Russian Ambassador, invited him to go back to America by way of Russia instead of through the Balkans. Straus replied that he could not enter Russia because he was a Jew, whereupon without his knowledge the Russian Ambassador secured a special passport which read: "The Jew Oscar Straus is permitted to enter Russia for three months." Straus naturally declined to avail himself of this passport.

When Jefferson Levy, a member of Congress and descended from a family which had been settled in America from the earliest Colonial times, desired to travel in Russia in order that he might see that great country, he was refused a visé. The matter became of commercial importance to the United States when the vice president of one of the largest construction companies in America had been invited to Russia to consider the erection of a new railway station in St. Petersburg and was given a visé on the same terms. He likewise declined such permission, and the contract was lost to the American firm.

But it was rather the feeling that here was a disability which was put upon the Jews—indeed the only disability they had as American citizens—which aroused deep resentment on the part of Schiff and many of his confrères. The story of the early efforts which were made to remove this disability has been told elsewhere.[1] In these efforts many others were concerned, but Schiff's own attention to the problem was unremitting. He felt that once the restrictions against foreign Jews were removed, the Russian Government would have to take similar action toward its own subjects.

He urged action upon President Roosevelt in several

[1] See the *American Jewish Year Book*, Vols. 6, 11, 13, 14 (1904–1912).

letters in 1903. In 1904 he advised the adoption of a plank in the Republican Party platform pledging the Party to correct this evil. As has already been stated more fully, when he was requested to go to St. Petersburg in 1904, he was disposed to agree, but laid down the condition that "the existing restriction against the visé of passports for foreign Jews must first be abolished."

Writing to President Roosevelt from Bar Harbor on July 31, 1904, he urged that in his letter of acceptance of the nomination the passport question should receive forcible treatment. He went on to describe the correspondence concerning his invitation to go to Russia:

> Strange to say, to-day I received reply that Mr. von Plehve, while realizing my position, had stated that the Russian Government could not accede to the condition I had made, because it could not grant to foreign Israelites the privilege to freely move about its domain while its law denies the same right to its own Jewish subjects. Evidently these Russian Ministers cannot yet understand that even if they cannot be prevented from making laws full of indignity for their own subjects, the civilized world, and especially the United States, will not permit such laws to apply to those outside of the dominion of the Russian Government, if for any reason the citizens of other nations need to enter Russian territory.

While Roosevelt continued to make representations on the subject through the regular diplomatic channels, no result was attained during his Administration.

Shortly after Taft's nomination for the Presidency, Schiff sent him a telegram, urging him to deal with the question of the passport in his acceptance, adding:

> This is an open sore with my co-religionists, who, from administration to administration, have urged and waited that proper protection be secured them in their rights as American citizens.

He went on to assert that the subject was one which would not down, and that it could not be treated through "platitudes in platforms."

On April 7, 1910, Schiff had an interview with President Taft on this subject. Later he participated in a further conference, with the President, Secretary Knox, and W. W. Rockhill, then Ambassador at St. Petersburg. The President showed Schiff great personal consideration, and when he thought that he ought to sit below the Secretary of State and the Ambassador, Taft insisted that he should take the place at his right. Nevertheless, in spite of the cordial personal relations, the result was again unsatisfactory. There was an interview between a larger group and the President on February 15, 1911, when it appeared that the American Government was not prepared to risk any action with regard to the treaty, in view of the fact that it might result in a financial loss to American business if the Treaty of Commerce were abrogated.

There followed a statement of Schiff's views in a letter to Taft:

> Palm Beach, Florida,
> February 20, 1911.
>
> MR. PRESIDENT:
>
> . . . The main reasons which, as you explained, led you to the conclusion that it was impractical to further act upon the pledges were: First: That Russia's failure to live up to its obligation under the Treaty of 1832 to honor the American passport, through an application of a faith

test, had, though constantly protested against, been permitted to continue for so long a period of time that it was now too late to enforce the only logical remedy, the abrogation of the treaty. Second: That special interests had in the course of time acquired rights, and that commercial relations had become established which might be jeopardized if existing treaties with Russia were denounced. Third: That it was moreover feared that in case of such action on our part, pogroms and massacres of Russian Jews, such as shocked the world in 1905, might be repeated.

As to the last horrible prospect, those at the conference undertook to assure you that we were ready to take the responsibility upon our own shoulders; that the Russian Government having by its cruel treatment of its Jewish subjects forced the Jew all over the world into an attitude of hostility, it was recognized by our co-religionists that in such a situation, as in war, each and every man, wherever placed, must be ready to suffer, and if need be, to sacrifice his life.

The fact that certain trade interests, notably the harvester and sewing-machine industry, we assume, might be losers from the abrogation of the treaty under which we live with Russia, but which on her part she ignores whenever this suits her, will, I believe, be hardly accepted as a good and substantial reason for the maintenance of the treaty on our part, by the gross of the American people, who not only quickly resent insult to what our flag represents—equality for and justice to all who live under it—but moreover desire their Government to adopt a firm attitude in the defense of the rights of every American citizen. The fact that the denial of our rights by Russia has heretofore been permitted to continue without positive remedial action, except repeated protests, is hardly a good reason why at some time our long patience should not come to an end. Nor has Russia at any time heretofore ignored our treaty

rights in such flagrant and insulting a manner as she now does, when she goes so far as not to hesitate to publicly announce that an ambassador of the United States, when he confesses the Jewish religion, cannot enter her dominions, except as an exceptional favor and by a special permit. And this is the same Russia which during the past few days has actually threatened China, which, it is true, is weak with war, because the latter, as Russia claims, is ignoring the rights of a few Russian traders, secured to them under an old treaty, which until recently, as is stated, had not been considered of any value.

I am writing this, Mr. President, while away from home, without consulting with those with whom I called on you upon your invitation last Wednesday, so that the responsibility for this communication is entirely mine. Because of this I may repeat that I am personally overcome with a feeling of disappointment and sorrow that from what you have said at our recent meeting you are apparently of the opinion that no further consideration need be given the party and personal pledges which have been made. . . .

Notwithstanding the present discouragement we have received, I have the unshakable belief that at some time public opinion, that most emphatic voice of the American people, will compel the Government to resent the continuous insult to them which Russia has only too long been permitted to inflict by the non-observance of its treaty obligations.

Very respectfully,
JACOB H. SCHIFF.[1]

Schiff wrote to Simon Wolf a short time later that it was

a source of the deepest regret that the President should seemingly occupy a different position from ours in this

[1] Taft's reply is printed in Simon Wolf's *Presidents I Have Known*, pp. 313–316.

> controversy. I feel, personally, a warm attachment for the President, who, as a man, is most sympathetic to me, but in this controversy we owe a duty to ourselves and to the American people which we must fulfill without fear or favor. I am sure you understand what is in my mind.

The matter finally came to an issue in a direct proposal made to the Committee on Foreign Affairs of the House of Representatives to denounce the treaty, a right which inhered in the two houses of Congress or in the President, under the terms of the treaty itself. A hearing on the subject took place at Washington on December 11, 1911. The hearing occupied a good part of the day, and had the most earnest attention of the entire Committee. The opening address was made by Mayer Sulzberger of Philadelphia, and the legal argument, occupying three hours, by Louis Marshall. Schiff sat entirely silent through the proceedings, but toward the end the chairman of the Committee turned to him and asked him if he did not wish to say something. He arose and made a very brief speech: "Gentlemen," he said, "you have heard the argument. I feel sure that you will adopt this resolution. My earnest plea is that you make it unanimous," and then he sat down. It was unanimous.

The resolution was passed by the House with one dissenting vote, and immediately went to the Senate, where it was referred to the Committee on Foreign Relations. Writing after the action of the House Committee, on December 15th, Schiff said:

> The action of the House has been most gratifying, and I agree with you we may now expect equal action on the part of the Senate. It is all like a dream, and I little thought, when I said to the President last February . . . : "This

question will not down, Mr. President; we had hoped you would see that justice be done us, but you have decided otherwise; we shall now go to the American people"—that the latter could be so readily aroused, and that action on their part would be so prompt and so effectual. Louis Marshall has outdone himself all through, and to him, more than to anybody else, is due what has been accomplished.

Arguments similar to those presented before the House Committee were laid before the Senate Committee. So impressed were the members of this committee that Senator Lodge informed the President that unless the treaty were denounced the Senate unanimously would adopt the resolution of the House. The President thereupon, acting within his own right, took steps to announce to the Russian Government the termination of the treaty as of December 31, 1912. That whatever feeling existed between President Taft and Schiff had disappeared is indicated by a statement that Schiff made in a letter to Senator Lodge of December 21, 1911:

I had an opportunity yesterday to talk with the President on the position as it has now resulted, and he appears to be entirely pleased and satisfied.

The conception of the whole question in Schiff's mind with his deep interest in the Jews of Russia is indicated by a paragraph in a letter which he had written to Adolph S. Ochs:

Our anxiety to see our Government take action should not be misunderstood. It is not because the Jews of the United States lay stress upon the admittance into Russia of a few hundred of their number who may annually wish to go there, but because of the conviction that the moment Russia is compelled to live up to its treaties and admit the foreign Jew into its dominion upon a basis

> of equality with other citizens of foreign countries, the Russian Government will not be able to maintain the pale of settlement against its own Jews. You see, it is a large question, involving the most sacred of human rights, in the solution of which the United States should be only too eager and proud to take the first leading step.

The situation of the Jews in Roumania [1] likewise occupied an important place in Schiff's mind. From the point of view of international law, the position of the Roumanian Jews was worse, because whereas Russia was an independent sovereign state, to which no one might dictate in matters of internal policy, Roumania, like Servia and Montenegro, had been recognized as a sovereign state in the Treaty of Berlin of 1878, following the Russo-Turkish War, upon the distinct understanding, incorporated in article 44 of the treaty, that

> in Roumania, the difference of religious creeds and confessions shall not be alleged against any persons as a ground for exclusion or incapacity in matters relating to the enjoyment of civil and political rights, admission to public employments, functions, and honors, or the exercise of various professions and industries in any locality whatever.

Yet this obligation the Roumanian Government sought to evade by all kinds of technicalities.

On April 4, 1902, Schiff laid before President Roosevelt a statement regarding the Roumanian persecutions, indicating that this was a matter of public concern in

[1] In connection with the following pages see the *American Jewish Year Book*, 5663, 1902–1903, pp. 38 ff.; the Report of the American Jewish Committee, November 9, 1913, *ibid.*, 5675, 1914–1915, pp. 382–387; and *Jewish Rights at International Congresses*, by Max J. Kohler, *ibid.*, 5678, 1917–1918, pp. 154–160.

America by reason of the forced migration from that country. He described the interview with Roosevelt in a letter to Adolph S. Ochs dated May 14, 1902:

> Recently I went to Washington, upon the President's invitation, who wished to discuss another matter with me, and I took the opportunity to bring up the subject of the attitude of the Roumanian Government toward its Jewish subjects. The President called in Mr. Hay, and the latter, while explaining the difficulty under which this Government would labor in bringing the diplomatic pressure which Mr. Oscar Straus and I suggested, assured me that he felt very sympathetic, and promised that he would endeavor to take some action. Secretary Hay shortly afterward wrote me that he had further discussed the subject with the President and was keeping it actively before him.

That Schiff's persistence, joined with that of Oscar Straus and Congressman Lucius N. Littauer, had the desired result is recorded in a letter to Littauer of July 28th:

> I am in receipt of your valued communication of the 24th instant, enclosing a copy of Secretary Hay's letter to our representative in Athens, which will be presented to the Roumanian Government. I have read this communiqué with much interest, and I agree with you that it forms a masterful presentation of the conditions which justify our Government to make a remonstrance and protest.
>
> I have written to the President and Secretary Hay, thanking them, and, like you, suggesting that copies of the communiqué be delivered to the Signatories to the Berlin Treaty through our diplomatic representatives with these Powers. I do not think that the impression which will be made upon the Roumanian Government will be very great except if, at the same time, the Roumanian Government becomes aware that the Great Powers have been

notified by our Government of the position it has assumed. . . . You have personally been so sympathetic and energetic in this matter that I feel that you, more than anybody else, have succeeded in procuring this important action by our Government.

On August 11th, the American Department of State addressed a diplomatic note to the Signatories of the Berlin Treaty, on the subject of Roumania's treatment of the Jews. That the American Government's action had a favorable effect for the time being is indicated by a letter of October 28th, to Narcisse Leven:

It is a great gratification to know that the action on the part of the United States Government has had such a considerable moral effect, and we hope that the actual effect will not be wanting, even if it may be slow in showing itself.

The President of the United States, with whom I had an opportunity to talk within the last few days upon the subject of the note, feels personally very much gratified at the action which has been taken at his instance by his Government, and I believe we can count upon the President's willingness to follow up what has already been done by further action, which it might be necessary and practicable to take.

In July, 1907, Schiff wrote to Colonel Harvey, editor of the *North American Review:*

I should much like if you had one of your translators read to you the enclosure from one of my German correspondents. It treats upon a recent decision of the Roumanian Courts, which practically, as I understand it, declares the entire Jewish population aliens, so that a Jew, born in Roumania, even if he has absolved all the duties of

citizenship, inclusive of military service, can, without anything further, be expelled from the country, and punished when he comes again into his native land, because of his return. Dr. Paul Nathan, of Berlin, the writer of the letter, who is himself a journalist of high standing, appears to think that this situation will have an interest for the people of the United States.

Toward the close of the Balkan Wars, the question arose of protecting the rights of Jews settled on territories which would come under new sovereignty by reason of the treaty of peace. With this end in view, Schiff engaged actively in discussions and correspondence, and served as a member of a special committee of the American Jewish Committee, appointed to take such action as seemed advisable to bring the situation before the Council of Ambassadors in London. In view of the flagrant disregard which Roumania in particular had displayed of her obligations under the Treaty of Berlin, he was especially anxious that Jews living on Bulgarian soil which was to be transferred to Roumania should be assured of the rights which they had possessed before, and not be subject to the discrimination prevalent in Roumania.

In March, 1913, representations were made on behalf of the American Jewish Committee to the United States Government, requesting it to employ its good offices for this purpose. The Wilson Administration thereupon instructed the American Ambassador at London to indicate to the British Foreign Office, whose head, Viscount (then Sir Edward) Grey, was chairman of the Ambassadorial Conference at London, that the United States would regard with satisfaction the

inclusion in any ultimate agreement of a provision assuring full civil and religious liberty to inhabitants of the territory in question, regardless of race or creed. Similar communications were sent to the American Ministers to Bulgaria, Roumania, and Servia, for transmission to those Governments.

On August 5, 1913, at the Peace Conference of Bucharest, the wishes of the United States Government were again stated, although it was not directly represented at the Conference, and Schiff expressed his gratification at this action of the State Department. The Roumanian Plenipotentiary at the Bucharest Conference expressed his opinion that such a provision was unnecessary, "as the principle inspiring it had long been recognized, in fact and in law," but added that he was willing to declare, on behalf of the Plenipotentiaries, that "the inhabitants of any territory newly acquired will have, without distinction of religion, the same full civil and religious liberty as all the other inhabitants of the state." In this view the other Plenipotentiaries concurred.

Whilst in most Mohammedan countries the position of the Jews has been favorable, this did not hold true in Morocco, where they were subjected to oppression and degradation as severe as that which obtained during the middle ages in Europe.

In the autumn of 1905, it appeared that the rivalries among European Powers with regard to the future of Morocco were of such nature that a dangerous situation might result if they did not settle their differences, and a conference was called at Algeciras to this end. It

was doubtful whether the United States would take a part in this conference, since it did not appear that there were any American interests involved. However, it seemed to be a favorable occasion upon which something might be done to improve the condition of the Jews in Morocco, and Schiff, having inquired of the Secretary of State, Elihu Root, as to the likelihood of the United States participating in this conference, and receiving a favorable reply, wrote to him:

November 21, 1905.

DEAR MR. SECRETARY:

I have your valued communication of the 18th instant, and thank you for the information therein contained concerning the expectation of the United States to take part in the International Conference on Moroccan Affairs.

I have also read with interest the programme agreed upon between France and Germany, of which you have been good enough to send me a copy. May I submit to you that it would be very desirable, if our Government can see its way to do so, now that the Moroccan situation is to be made the subject of international discussion, that the United States insist that in any protocol which shall be adopted there be inserted a condition of proper treatment of Moroccan subjects of other faiths than the Mohammedan. While the Jew is in Morocco subject to particular iniquities, I am informed that Christians and all other sects are great sufferers in Morocco from Mohammedan iniquities; and as was the case in the Berlin and other congresses when the participating Powers insisted that the status of religious sects need be regulated by treaty, it appears to be most desirable that a similar course be followed in the coming International Congress on Moroccan Affairs.

For your information I take the liberty to enclose herein a statement of the restrictions against Jews now existing in

Morocco which has been sent to me from Europe, which restrictions, when read by an American, appear almost grotesque.

Thanking you in anticipation for giving this consideration, I am, with assurances of high esteem,

Most faithfully yours,
JACOB H. SCHIFF.

The President and the Department of State gave explicit instructions to the American members of the Conference that they were to promote the proposal for equal treatment in Morocco of non-Mohammedan subjects, and Schiff wrote a letter to Root in acknowledgment of this action.

President Roosevelt appointed as senior representative at this conference Henry White, one of the veterans of the diplomatic corps, and at that time Ambassador to France, and directed him to urge upon the Conference the consideration of guarantees of religious and racial tolerance in Morocco. In his letter to White, Root said:

I have been furnished by Mr. Jacob H. Schiff with a statement of the existing restrictions upon Moroccan Jews living in other than the harbor towns, the details of which appear well-nigh incredible and utterly at variance with any sound theory of the relation between the governing and governed classes. Were an American citizen, Jew or Gentile, to suffer a tithe of such proscriptions in Morocco, it would be impossible for this Government to shut its eyes to their existence; and it is equally hard now to ignore them, when we are called upon to enter, with Morocco as with other Powers, upon the examination of schemes for bettering the relations of the Shereefian Empire with the countries to which it is bound by treaty engagements. It

is alike the part of prudence and good will, on the one side as on the other, to restrain the spirit of intolerance and preclude the development of its effects into antagonism between all Mohammedans and non-Mohammedans. The Powers are, it would seem, interested in seeking equality of privilege for their nationals and national interests in Morocco—not in emphasizing, by the contrast of treaty discriminations in their favor, the class restrictions which weigh upon the natives. To do so would but fan the popular prejudice and increase the spirit of resentment toward aliens. It is, moreover, evident that these restrictions operate to contract the field of commercial intercourse by barring a notable part of the population of Morocco from the open door of equal intercourse which we are so anxious to see established, and by hampering the channels of barter and the opportunities of consumption and supply.

White brought up the subject, and urged that the Jews of Morocco be fairly treated. The ambassadors and ministers of all the Great Powers—even Russia—concurred in his sentiments, and his resolution was unanimously adopted by the delegates,

that H. Shereefian Majesty continue in the good work inaugurated by his father and maintained by His Majesty himself in reference to his Jewish subjects, and that he see to it that his Government does not neglect any occasion to make known to its functionaries that the Sultan maintains that the Jews of his Empire and all his subjects, without distinction of faith, should be treated with justice and equality.

The official protocol continues to report that

Mr. White thanked the delegates of the Powers for their support, which responded entirely to the views of the Government of the United States and to the personal sentiments of President Roosevelt.

The increasing difficulties in which the Jews found themselves in Russia and other countries, and the great responsibilities which had to be undertaken by a few individuals, brought about serious thought on the part of Schiff and others as to the need of an organization in the United States to meet these requirements. Thus, for instance, at the time of the Kishineff massacre, in 1903, it was virtually a personal act on the part of Schiff, Oscar Straus, and Cyrus L. Sulzberger which gathered together and administered a large sum of money.

Beginning about 1901, a number of men in various walks of life used to meet in New York every fortnight for social purposes and for talks. To one of these gatherings, Schiff stated that there ought to be formed an organization to meet emergencies among the Jewish population of Eastern Europe such as occasionally occurred, because, he added most emphatically, he would never again take the personal responsibility which he shouldered at the time of raising the Kishineff funds. And so when steps were taken, in 1906, for the establishment of what has become known as the American Jewish Committee, while at first he was reluctant to become a member of the executive committee, because he did not wish to take upon himself new duties, he nevertheless joined in the formation of the organization and was one of its hearty supporters. He stated specifically in a letter to Paul Nathan, March 27, 1907, that, "to a considerable extent, the Committee was formed at my suggestion, in order that my friends and I should not have to bear the whole responsibility in serious and weighty problems, as has so often happened in recent years." When one of his friends urged him,

in 1910, to speak to the President about the Russian passport question, he wrote:

> Upon further consideration, I think it might create an undesirable precedent if individual members of the executive committee of the American Jewish Committee went to see the President, which might embarrass us at some future time. I shall therefore abstain from individually discussing with the President the passport subject.

He had accepted membership on the executive committee, and took an active and interested part in all its work, acting for a considerable time as chairman of the finance committee.

Palestine—the Holy Land—has always loomed large in the hearts and minds of the Jewish people. The poets sang of Zion and the people daily prayed for restoration to the land of their fathers. Schiff had joined that wing of the Synagogue in which the prayer for the restoration had been eliminated, and the mission of Israel was held to be the bringing of the knowledge of the one true God to the peoples of all the lands in which Israel was dispersed. But there were several strains of Judaism woven into the texture of his soul, and none chanted more fervently than he: "For out of Zion shall go forth the Law and the word of the Lord from Jerusalem."

Prior to the organization of what is known as the Zionist Movement, a Rev. W. E. Blackstone, in 1891, proposed a movement for the return of the Jews to the Holy Land, and a petition adressed to President Harrison was circulated to that effect, but Schiff declined to sign it. It appears that Blackstone had ap-

proached John Sherman, the Secretary of State, asking him whether the United States would be willing to join with England, France, Germany, and other Great Powers to guarantee Palestine to the Jewish people upon some basis equitable to the Turkish Government. Sherman made informal inquiry of Solomon Hirsch, the American Minister at Constantinople, whether the Turkish Government would agree to such a policy, and Hirsch replied that the only way in which it would part with any of its territory was by force of arms.

When the modern Zionist Movement was organized by Theodor Herzl in 1897, Schiff kept aloof from it. The absence of any distinctly religious pronouncement in the Basle platform, the presence and leadership of a number of non-religious Jews, and the secular nationalist implications of the movement disturbed him, and he vigorously expressed his opinion in public and in private.

He was, however, mindful at all times of the forced emigration of the Jews from Russia and Poland, Galicia and Roumania, and of the need of outlets, and looked favorably toward the East for this purpose. In 1903, Herzl had under consideration a settlement in Egypt, and had secured the interest of Lord Rothschild, through whom he endeavored to obtain that of Schiff. Obviously, this was done through Schiff's nephew, Otto Schiff, of London. On May 5th of that year he wrote to the latter:

> I am in receipt of your kind letter of April 18th, and want especially to answer what you have written me at the request of Lord Rothschild. It would be an irony of fate if, after our ancestors left Egypt, bag and baggage, and

> we have been celebrating the exodus these thousands of years as the most important event in the history of our race—if after all that, modern Israel should again settle in Egypt. . . . I personally believe that the plan would arouse the especial antipathies of the Eastern Jews, from among whom the settlers after all would come, and with whom sentiment plays such a great part—just as it is they who are especially in favor of the Zionist Movement.

He went on to say, as has already been indicated, that he thought Mesopotamia seemed worthy of more serious consideration.

The next year, April 10, 1904, Herzl wrote from Vienna to Schiff, then at Frankfort, proposing an interview.[1] Schiff's reply, no doubt written by hand from Frankfort, has not been found, but it is quite obvious that he agreed, because Herzl wrote to him on April 27th acknowledging his letter from Berlin of April 21st: he could not leave Vienna at that time, and requested that Schiff should meet one of his "most trusted lieutenants, Doctor Katzenelsohn of Libau," in London on May 2d. This meeting took place, and Herzl's last letter, published in his diary, was addressed to Schiff and thanked him for his reception of Katzenelsohn. Herzl died on July 3, 1904, and the news of his death appeared in the press on a Sabbath morning. Schiff was very much saddened by the tidings. For many minutes he was silent, and then he spent the morning with a friend discussing Herzl and his plans, which were designed ultimately to secure from the Sultan a charter for Palestine upon a basis which Schiff was convinced could not be carried out.

To Katzenelsohn Schiff wrote on July 7th:

[1] See Theodor Herzl's *Tagebücher*, Vol. III, pp. 574 ff.

The cables informed us a few days ago, to the great regret of everyone, of the death of Doctor Herzl, and I feel that you personally will find very hard the loss of your friend, who, as I know, held you in such high esteem. Even though I personally could not sympathize with his endeavors, yet we must all recognize his high idealism, and it is very sad that such a man should have been taken away in his prime.

And to Schechter on July 12th:

While in Europe, the late Doctor Herzl sought to meet me, and had arranged with me to do so during my sojourn in London, because he wanted Lord Rothschild to be present at the conference. At the last moment, Doctor Herzl found himself unable to come, and sent Doctor Katzenelsohn, of Libau. . . . From the latter I learned for the first time much of what Doctor Herzl claimed to have already accomplished regarding the political plans, and also what were his plans for the future, and I can only say that what poor Doctor Herzl believed he had accomplished amounted to naught—and that the plans which he wished to carry through were entirely impracticable and utopian.

Schechter for a time held back from the Zionist Movement, but in 1906 he publicly cast in his lot with the cause. Schiff exchanged views fully with him and agreed to have the letters published:

August 8, 1907.

My dear Professor Schechter:

I have before me your valued communication of June 17th, to which I still owe you a reply, which, as I have already explained to you, I have had to delay until I should, during my vacation, find the leisure to explain to you more fully my attitude toward Zionism, of which, I cannot but say it regretfully, you have become an adherent since your

removal to the United States. Notwithstanding this, you claim to have become as good an American as any of those who attack you. I do not know whom you have in mind when you speak of those who attack you, and I want at the outset to emphasize that I have personally little sympathy with attacks made upon anyone because of his religious or political views and opinions. I freely concede the right of whosoever may choose to do so to join the Zionist Movement, and cannot see any good reason why anyone who becomes a Zionist, so long as he does this from honest motives, should draw upon himself the attacks of others who may think differently.

But speaking as an American, I cannot for a moment concede that one can be at the same time a true American and an honest adherent of the Zionist Movement. The men whom you mention by name may have, or may have had, as far as they have passed away, the thorough conviction of a deep attachment to this country, but if they are honest Zionists—I mean if they believe and hope and labor for an ultimate restoration of Jewish political life and the reëstablishment of a Jewish nation, they place a prior lien upon their citizenship, which, if there would be a possibility for their desires and plans to become effective, would prevent them from maintaining allegiance to the country of which they now claim to be good citizens. The Jew should not for a moment feel that he has only found an "asylum" in this country; he must not feel that he is in exile and that his abode here is only a temporary or passing one. If those who come after us are to be freed from the prejudice from which this generation is, not unnaturally, suffering, we need feel that politically no one has any claim upon us but the country of which, of our own free will, we have become citizens; that even if we are Jews in faith, there is no string to our citizenship.

I have no quarrel with you in your yearning for a return

to Jewish ideals; to the contrary, I join in this; but I fear, to a very great number of Zionists, and certainly to many of the distinguished leaders of the movement, this yearning to which you give expression is entirely foreign, and in their desire and ambition for the restoration of a Jewish nation in Palestine the religious moment and motive has but a small, if any, part. What binds Jew to Jew, no matter where his home may be, is the conviction, on the part of the Jew, even if this be not altogether conceded, that as Jews we have something precious, of high value to mankind, in our keeping, that our mission in the world continues, and with it our responsibility of one for the other. Because of this our destiny is among the nations, as part and parcel of the nations. Judaism still remains the mother religion, without which neither Christianity nor Mohammedanism could have come into existence and lived; to endeavor to withdraw from amongst the midst of the nations the source from which the great daughter religions still draw their nourishment appears like flying in the face of the Divine resolve, which, for its own purpose, has dissolved the Jewish state and dispersed its people over the earth as missionaries to bring about and hasten that day "when over the whole earth, the Eternal shall be One and His name One."

Most faithfully yours,
JACOB H. SCHIFF.

September 22, 1907.

MY DEAR PROFESSOR SCHECHTER:

Your Zionist friends have had their say, and have hurled their anathema against me. I hope they feel satisfied, perhaps more so, if I frankly admit that I do not feel happy that the present controversy had been made a necessity; personal comfort, however, counts for naught, where it is so important that this issue, which has been forced upon

Jewry, be clearly defined and well understood. When the Zionists, as they assumed to do at their recent meeting, speak for the Jewish race, they forget that a very large percentage of our co-religionists are not Zionists, and that a considerable number even of orthodox Jews are thoroughly opposed to Zionism. The political doctrine brought forth and advocated by Zionism has nothing in common with the Jewish Messianic hope, which finds expression in the orthodox form of prayer and which we all can accept, for like other parts of the beautiful ancient Hebrew liturgy, this is solely a supplication for the hastening of the coming of the millenium.

Nowhere is there anything in Jewish Holy Scriptures which justifies agitation to reëstablish a Jewish nation and state by human endeavor, and I, therefore, do not hesitate to insist that Zionism in its political aspirations has no warrant from the religious point of view. The endeavor to force the hand of Providence has never been profitable, and many cases can be cited from Scripture where the attempt to accomplish the Divine purpose, without the Divine command and support, has resulted disastrously.

I have no fear but that those who *wish* to understand the position I have emphasized will readily do so, notwithstanding the attempt made at the recent meeting of the American Federation of Zionists to pervert the position to which I have given expression. Neither as an American nor as a Jew have I any quarrel with Zionism insofar as it seeks to arouse a return to Jewish ideals. Never have I averred Zionism to be incompatible with patriotism. The Jew of whatever origin—be he native born or naturalized—will never fail to respond to the need of his country with his all, even with his life; but I reiterate that political Zionism places a lien upon citizenship, the enforcement of which the Zionist, if he is honest, must seek to accomplish by every legitimate means. The limitation, be it ever so distant,

thus placed upon citizenship—not by the Jew, but by the political doctrine of Zionism—creates a separateness which is fatal.

It is this fact that has contributed so largely "to embitter the life of our brethren abroad, particularly in Germany," as was dwelt upon with emphasis in a misleading manner in the discussions and denunciations at the recent meeting of the American Federation of Zionists, for it is the political doctrine of Zionism which has furnished new armament to anti-Semites, a plaint which comes unceasingly from German Jewry. Are Zionists indeed in earnest when they, as they continually do, advance the proposition that their Jewish State is to be merely a refuge—or, as they term it, a legally secured home—for the Russian, Roumanian, and perhaps Moroccan Jew? Is the proposition that the Jewish State shall embrace principally the persecuted Jew not a deep offense to the Russian and Roumanian Jew, if not to entire Jewry?

Need I personally, at this late day, furnish proof of my attachment to my race, of my willingness—nay eagerness—to coöperate in anything rational by which the fate of our hard-suffering Russian co-religionists can be bettered? I have held for years, and events have only strengthened this opinion, that the Russian-Jewish question, in its entirety, can only be solved in Russia, and to a limited extent only can it be helped through emigration, even on the largest practicable scale, for six million people cannot emigrate. The Zionistic agitation for the creation of a Jewish State in Palestine cannot solve this momentous problem in any practicable manner. Zionistic political aspirations being impossible of realization, the harm and disappointment which failure is certain sooner or later to produce counterbalance, to a large extent, the merit of Zionism for the ideals which it seeks to attain.

In our own country the agitation is apt to retard the

perfect Americanization of thousands who, in recent years, have come among us, and whose success and happiness in this and coming generations, no less than the weal of the state, must, to a considerable extent, depend upon the readiness with which the newcomers shall be able in their civic condition—as separate from their faith—to become absorbed into the American people. Because of this situation do I raise my voice in warning to men like you, whose ideals I understand and whose purity of motives I cannot doubt, and asking your indulgence, I am

Yours most faithfully,
JACOB H. SCHIFF.[1]

The war and its aftermath brought important changes to the Zionist Movement, removing it from the stage of academic discussion and propaganda to one which was confronted with the actual problems of the settlement of the land under the mandate of Great Britain, and with this came a changed attitude on the part of many who had theretofore held aloof from the movement. Schiff's views after 1914 will be more fully described in a later chapter, but it ought to be said here that, while he modified his attitude toward the Zionist Movement, he did not formally join the Organization.

Irrespective of any theories with regard to the upbuilding of a Jewish state, Schiff felt that he had a duty to aid in what he considered constructive educational projects in the Holy Land. The enterprise which interested him most over a period of years was the Jew-

[1] See also his address on "Zionism and Nationalism," delivered before the Menorah Society of the City College of New York, on January 7, 1914, published in the *American Hebrew* for January 16 of that year (Vol. 94, No. 12, p. 331).

ish Institute for Technical Education in Palestine, briefly known as the Haifa Technicum. On his visit to Palestine in 1908, he was struck by the lack of employment and particularly by the lack of knowledge of trades and industries there prevailing. Asher Ginzberg (Ahad Ha'am) and Dr. Shmarya Levin had interested the Wissotzky family of Moscow in the establishment of a technical institute in Palestine. The Hilfsverein der deutschen Juden, through Paul Nathan, was conducting a considerable system of schools there; and Nathan, during a four months' visit to that country, became equally impressed with the need for an institution of this sort. He explained the need to Schiff, who agreed to become "considerably interested," afterward translating this into a gift of $100,000 toward the building of the institution. He communicated the offer to Nathan in a letter dated October 9, 1908.

He discussed with Nathan in frequent letters and cables the details of the organization. He developed a real enthusiasm for the subject and tried to imbue others with it. Although not a member of the Board of Curators himself, he met frequently with them and examined with great care the architect's plans which were sent over for inspection, and some of the regulations governing the institution. In 1911, he was complaining of the slow progress of the building operations; on December 12th, he wrote to Doctor Nathan:

> I sincerely trust that after the many long delays, which, as I understand, were for the most part unavoidable, the construction of the Technicum will now be energetically taken in hand and carried to completion, because otherwise—if indeed that is not the case already—interest in the whole project will soon die out completely.

Meanwhile there had grown up a violent discussion in Palestine itself and throughout Zionist circles in Europe as to the language to be used for instruction. Many of these questions had to do, of course, with larger political issues. It had been the custom, maybe natural enough, in the case of schools established in the Orient by any nation, that the language of that nation should be the prevalent language of instruction. French schools of the Catholic Church or of the Alliance Israelite promoted French—American schools and colleges, English; and in view of the fact that this institution was managed from Berlin, the Curators there wished to emphasize the German language. It is probable that they were not entirely free in the matter, and that this was expected of them by their own Government as a part of its policy in the Near East. Be that as it may, the controversy became very sharp. There were strikes of teachers and pupils in Palestine. The Zionist Congress of 1913, held in Vienna, adopted militant resolutions on the subject of having Hebrew the sole language of instruction, and, when that was not agreed to by the Curators in Germany, the Zionist members of the Board resigned in a body. The agitation on this subject was spread all over the world in the form of definite propaganda, and the American Curators were besieged by letters and telegrams and visits to uphold the thesis that Hebrew alone should form the language of instruction.

The American Curators were quite willing to compromise. They thought that Hebrew should be adopted for general purposes, that Arabic and Turkish should be taught in order that the pupils might be prepared for intercourse with the authorities and the general population, and they further felt that while the teaching and

use of some modern language was also necessary, the use of German alone would discourage international interest. In this sense Schiff both wrote and cabled to Nathan. To heal the differences between all parties, it was further proposed that within seven years, by which time it was hoped that textbooks in Hebrew would have been developed in the several subjects, Hebrew should be the prevailing language.

Schiff was even preparing, in conjunction with others, to collect funds for the upkeep of the Technicum and for the creation of scholarships. Then there arose a new question. He had learned that the moneys contributed in Germany were not intended as a gift but as a loan, and that only his own subscription and that of the Wissotzky family were to be considered as actually sunk in the enterprise; this probably was a reflection of the irritation in Germany at the boycott of the German schools by the Palestinian population. He wrote on April 20, 1914, to Louis Marshall:

> As I have already explained to you, in view of the position the German section of the Technicum Curatorium has taken—namely, that its M.400,000 is a loan, instead of an outright contribution—I am not prepared to take any further interest in the Technicum until this is satisfactorily settled, and I have so advised Dr. Paul Nathan direct. Moreover, my son has informed me that for reasons which I think he has also explained to the other Curators, he has resigned from the Curatorium, as to which action I, personally, have not in the least influenced him.

On June 10, 1914, the other American Curators resigned from the board, largely on the ground that their proxies would not be accepted at meetings, and, as they naturally were unable to attend, they were therefore

bearing a great responsibility without any real possibility of exercising it. Schiff wrote to Marshall when he received this information:

> I am quite satisfied that, in view of prevailing conditions, nothing else could have been done on the part of the American Curators.

He reviewed the situation on June 28th, in a letter to the *American Hebrew:*

> At various times—last in your issue of the 26th instant—the assertion has been made in public print that my interest in the Haifa Technicum and consequent contribution to its building fund became evoked through Dr. Shmarya Levin, who is one of the leaders of the Jewish Nationalist Movement. While I have heretofore not deemed it worth while to take any notice of this assertion, it is high time because of its frequent repetition that I state, once for all, that this statement is entirely incorrect. It was not Doctor Levin, but Dr. Paul Nathan of Berlin who first acquainted me with the plan to erect, at Haifa, a Jewish institution for technical education in all its branches, and because of the earnestness with which Doctor Nathan demonstrated to me what could be done through the medium of such an institution in the raising of the cultural level and the possibilities of the rising generation of Palestinian Jews, I became interested in the project. My interest became, to no small extent, further stimulated because of the prospect which here opened itself for the German, Russian, and American Jew, for the orthodox, the reformer, the Zionist and the anti-Zionist to coöperate harmoniously in the cause of cultural elevation and progress in Palestine.
>
> Unfortunately, in the end, things have turned out entirely different from what had been expected in the beginning, and instead of the harmony in the governing body of the institution, the seat of which is in Berlin, which had

prevailed for four or five years, serious differences arose just at the time the extensive buildings of the Technicum were almost completed and the institution was about ready to be thrown open to the Palestinian youth.

These differences became, no doubt, so acute because of the obstinacy of both sides to the controversy which had arisen, but the fact stands out incontrovertibly, that a small minority in the governing body, led by Doctor Levin, by their hasty resignation and inopportune agitation brought about consequences which—notwithstanding the efforts of the American curators, who were a unit in their conclusions—have finally led to the breakdown of the project when almost on the point to be realized and when upward of $300,000 had already been expended upon it. While I earnestly hope that ways and means may be found to resurrect the Technicum, so that it may yet become dedicated to the great purposes it was intended for, the deplorable occurrences that have in the end led to its present breakdown have clearly shown that Palestinian affairs are swayed by what I believe to be a comparatively small group of Jewish Nationalists, who, while continually clamoring for the support and coöperation of all Jewry for Palestinian work of every character, will not hesitate to stoop to employ the most reprehensible means in order to accomplish, forcibly, if necessary, their own purposes and designs.

JACOB H. SCHIFF.

Yet he wrote to Nathan on July 21st:

It is a particular satisfaction to me to receive your assurance that the Technicum will yet be completed so that its opening may be expected in the spring of 1915.

At the same time he remitted M. 100,000 toward the maintenance of the school.

On October 14th, he wrote to Nathan:

> I can well understand that until the end of the war the matter of the Technicum, as you write, must rest. The population of Palestine is itself in a very precarious and unfortunate position, for it appears to have been cut off from all the sources of assistance which it received in the past and which it needed so badly.

In 1915, by a sort of forced sale, the Technicum became the property of the Hilfsverein, and, in several letters to Nathan, Schiff described this act as arousing ill feeling and being a great misfortune.

After the war, Schiff communicated with his nephew by marriage, Prof. M. Sobernheim of Berlin, who was a member of the Council of the Hilfsverein, and asked what they were going to do with the Haifa Technicum and whether it could be acquired. Being told that they were willing to accept M. 500,000 for it, he wrote to Judge Julian W. Mack on November 5, 1919:

> If this be correct, I am inclined to acquire the Technicum and turn it over to the Zionist Organization, provided it wants it and can put it to good and advantageous use.

On January 5, 1920, he again wrote to Mack, asking "whether the Zionist Organization is ready to accept the Technicum buildings at Haifa as a gift from me," but his wishes were once more in a measure frustrated, because it appears that, instead of having the matter proceed in this way, the Zionist Organization, or rather the National Fund, preferred to deal directly with the Hilfsverein, and so on February 3, 1920, he withdrew his proposal to take over the Technicum and to give it, as he then preferred, to the Zionist Organization of America. He was probably weary of the discussion, and wrote to Mack on February 5, 1920:

> I should have preferred to make the purchase of the Technicum building personally, as I originally put $100,000 into that enterprise, and a personal purchase would have rounded this out more appropriately and satisfactorily to myself. However, I want to help the matter along and shall have no objection to having the Zionist Organization buy it (I to furnish the funds for the purpose of effectuating this), and you may accordingly cable to London, as proposed in your letter of this morning. I shall cable this evening to Doctor Simon: "Answering your cable have no objection your selling Technicum Zionist Organization."

The Hilfsverein itself thought it best that, in view of the changed conditions after the World War, the Technicum should be turned over to the Zionist Organization in London, which, in view of its relations to the British Government, seemed able to offer the necessary facilities for rendering worthy support to an institution in a country under British mandate.

Another project had arisen which also engaged Schiff's earnest attention. Aaron Aaronsohn, an interesting personality who had made important original investigations in botanical subjects and had discovered wild wheat in the Lebanon Mountains, proposed to establish an experiment station in Palestine, to cultivate this wheat and to engage in other experiments for the promotion of better agricultural methods in that country and elsewhere. The organization was incorporated in New York in 1910 and was to be entirely supported by an American group, but very soon Schiff learned that the Station, which was to be located at Haifa, was to be built upon land belonging to the National Fund of the Zionist Organization. He maintained that this presented a great difficulty—a building belonging to one organization to

be placed upon ground belonging to another—and his interest in the subject rather slackened. However, he ultimately assented to the arrangement, with the understanding that there should be a long-term lease of the ground, although his assent was not given with any great conviction that the arrangement was a wise one.

In 1913, when the Station had been established and was producing useful results, he heartily seconded a proposition made by Julius Rosenwald that young Palestinians should be educated in American agricultural methods and, after two years' stay in America, return to Palestine to put to the advantage of that country their American experience. Writing to Rosenwald on January 27, 1913, he said that he had told Aaronsohn the previous evening that he would be willing to make provision for five young men if the proper candidates could be found.

CHAPTER XV

LIKE all enlightened men, Schiff deplored war and regularly embraced the opportunity to aid in plans for permanent peace or for the prevention of war through treaties of arbitration. In 1896, William E. Dodge, who had acted as chairman of a conference at Washington for the establishment of some permanent form of arbitration between the United States and Great Britain, was proceeding abroad to further the same purpose, and Schiff introduced him to Cassel, writing, on June 11th, that it was "very important that a coöperative committee should be formed in England of influential people who will look at this one simple question of the relations between the two English-speaking countries." On January 18th, of the next year, he wrote to General James H. Wilson, asking him to exert his influence "in favor of a prompt ratification of the Arbitration Treaty between this country and Great Britain."

There was a good deal of tension between the United States and Germany during the Spanish-American War. In the following year the new German Minister at Washington communicated to Schiff the intention of his Government to undertake action in tariff matters which Schiff thought might be injurious to the relations between the two countries. He endeavored through Dr. G. von Siemens, of Berlin, to prevent this:

October 27, 1899.

DEAR DOCTOR SIEMENS:

Your kind letter of August 8th was brought to me

several days ago by Dr. Mumm von Schwarzenstein, Minister Extraordinary of the German Empire in Washington, and I was very happy to make the acquaintance of that able diplomat, and also to hear from him something direct about you. From two short conversations which I have had with Doctor von Schwarzenstein, I have received the impression that in German Government circles there was some intention, even though perhaps not yet fully formulated, of undertaking reprisals to a certain extent against the United States tariff policy by withdrawing preferential customs, so far as the United States is concerned, which are now granted on certain articles exported from the United States and other countries to Germany. I asked the Minister whether that would not call forth representations and protests on the part of the United States, because such a procedure would seem to be in conflict with the "most favored nation" clause in the agreement between the United States and the German Empire. He thought that the German Government would take the view that it received preferential treatment in the French and Russian tariffs, for example, which it did not get from the United States, and that Germany was justified in making similar concessions to countries giving it such preference, and would not thereby violate the terms of its agreement with the United States.

I am not in position to form an opinion upon the justice of this view, but it appears to me that anything ought to be avoided which may again call forth the tension which until very recently was so marked between America and Germany. That would certainly be the case if these intentions were carried out, or even brought up for official discussion, and I believe therefore that it would be very desirable that the matter should not go any further. . . .

Yours, etc.,

JACOB H. SCHIFF.

He explained in a curious way the excitement which was created in America by the visit of Prince Henry of Germany in 1902, writing to a correspondent:

> It is amazing how good republican Americans are being carried away by the expectations of the royal visit. On the other hand, one must remember that kings to-day really represent that which the national flag represents in a republic, namely, the material symbol of the national spirit.

Later, he expressed the hope that the visit would lead to a renewed friendship between the two great peoples, and deliver a final blow to the inflammatory chauvinism which had been so prominent during the past few years.

On January 12, 1903, he agreed to become one of the members of the American Branch of the Pilgrims' Society of London, "which has for its purpose the promotion of Anglo-American friendship and good fellowship," and in January, 1904, at the invitation of John W. Foster, he took part in an arbitration conference at Washington. To William Bayard Hale, then editor of the *World's Work,* he wrote, September 20, 1911, giving his view of the gradual approach toward a better understanding between nations and the settlement of their differences by peaceful means, and expressing the belief

> that the constant and energetic agitation for the settlement of international disputes by arbitration and other peaceful means has gradually built up a public opinion throughout the world, in favor of the maintenance of peace, which is having its strong effect upon the governments of the nations and is destined in the course of time to lead to universal peace.

On June 19, 1912, he wrote to James A. O'Gorman, then senator from New York, with regard to the pending arbitration treaties with England and France, strongly favoring prompt ratification, which he hoped would pave the way for a similar treaty between the United States and Germany.

That year, when there were recurrent difficulties in the Balkans, he expressed the hope that Austria and Servia would arrange their affairs peaceably. On April 29, 1913, at the time of the Ambassadorial Conference in London, he wrote to Cassel that if the entente of the Great Powers could hold together it would be a victory for the forces of peace. He wrote in a similar sense, January 6, 1914, to Zimmermann, Under-Secretary for Foreign Affairs in Germany, strongly expressing the hope that the understanding among the Great Powers after the Balkan troubles would postpone the danger of an armed conflict and that European peace might be permanently assured.

The World War brought especially difficult problems to those citizens of the United States who had been born in Germany or in Austria. In the case of a man like Schiff the difficulties were most perplexing. He had always retained a warm affection for the land of his birth. His brothers and their families resided there. He was knit close to many people in Germany by ties of friendship. Several of his nephews, on the other hand, were British subjects, and he had many friendly connections in England and France. Aside from these personal feelings, he looked with abhorrence, both as a man of peace

and a man of business, upon all wars. On July 30, 1914, he wrote to Zangwill:

> For the moment the terrible specter of a general European war occupies my mind so greatly, as it does everybody's in almost the entire world, that I am in any event not fit to write long letters, and for to-day I only send kindest regards to you and your family.

That day he left for Bar Harbor. It was his custom to go there during the month of August, which comprised his entire regular vacation. But this year he gave it up at once, returning to New York two days later, because, as he said, he "thought it better, in view of the hideous European war, to be at his post." On August 28th, writing to Secretary Bryan, he urged that the Government should

> take the lead, together with such other interested Governments it may deem proper to invite to act with it, to make, at the first favorable moment, an offer of joint mediation, and to secure the right settlement of the questions which will have to be considered and determined at the close of the terrible and deplorable conflict now waging between divers European nations.

On September 22, he wrote to Governor Martin H. Glynn, withdrawing from the post of Commissioner for New York at the San Francisco Exposition, because

> with the many relatives and intimate friends we have living in the war zone, and of whom a number are at the front—both German and English—we shall no doubt, soon after the horrible conflict now waging has ended, wish to go to Europe.

Obviously he thought that the war was likely to be over within a year.

Writing on October 9th to his nephew, Mortimer H. Schiff of London, he said:

> Why the nations are conducting this brutal, merciless struggle, I can indeed not understand, and even now I think they might come together—though this is not likely to be the case—if only to stop this terrible slaughter and destruction, in an endeavor to compose their differences and find a *modus vivendi* on the "live and let live" principle, for after all, at the bottom of the entire conflict is solely the desire for existence, and not so much for aggrandizement, except on the part of Russia, who alone has nothing to lose and everything to gain.

To Jules Philippson, of Brussels, he expressed his sympathy with Belgium:

> What a terrible ordeal your country has had to pass through! No matter towards which of the belligerents one may incline, one can have nothing but sympathy and compassion for little Belgium, which has so nobly defended her independence. No one can yet see when and how this terrible conflict will end, but I do hope that wherever the victory may finally lie, Belgium's independence and, as far as possible, her material status shall be restored and her gallant people again become prosperous.

To his relatives in Germany he defended the attitude of America, although as far as possible he avoided discussing it with anyone in Europe. By December 15th, writing to Max Warburg, he was expressing his doubt as to the early termination of the war:

> I was especially glad to get your letter in your own handwriting, which explains the whole situation with so much insight. I fear the time for an understanding between the nations is still far distant and—what is the horrible part of it—that many human lives will have to be

> sacrificed before the belligerent governments and nations recover their reason, and learn, from their experience of the five horrible months which have passed, that they had better come together and try to find out what could be done to put an end to the conditions which brought the war about, and to establish a permanent understanding among the European nations for the future. Something of this sort must be done sooner or later, and it seems to me to Germany's interest in particular that it should be done soon, even at a sacrifice.

His horror at the continuance of the war impelled him, in spite of the misunderstandings he knew would arise, to give out a lengthy interview to the New York *Times*, which was printed on Sunday, November 22, 1914. In it he endeavored to appraise the causes of the war, pointed out what steps he thought might be taken toward peace, and expressed the hope that the war might not end in a victory which would insure the dominance of any one of the Great Powers, or in a peace which would re-shape the map of Europe, because he felt that such a peace would be the forerunner of other wars.

This interview resulted in a protracted correspondence with President Eliot, most of which was published in the *Times* for Sunday, December 20th. As the war developed, his earlier attitude underwent material changes. The following extract from his letter to Eliot of December 14, 1914, not only summarizes his then point of view, but indicates that he was one of the first to differentiate between the belligerent governments and their peoples:

> With all my attachment for my native land and its people, I have no inimical feeling toward England, have

warm sentiments for France, and the greatest compassion for brave, stricken Belgium. Thus, with "malice towards none," and with the highest respect for your expressed views, I am still of the opinion that there can be no greater service rendered to mankind than to make the effort, either through the force of the public opinion of the two Americas, or otherwise, to bring these warring governments together at an early moment, even if this can only be done without stopping their conflict, so that they make the endeavor to see whether, with their costly experience of the past five months, with the probability that they now know better what need be done to make the extreme armaments on land and sea as unnecessary as they are undesirable, in the future, a basis cannot be found upon which disarmament can be effectively and permanently brought about.

This, at some time, they will have to come to in any event, and must there first more human lives be sacrificed, into the hundreds and hundreds of thousands, and still greater havoc be wrought, before passions can be made to cease and reason be made to return? If, as you seem to think, the war need go on until one country is beaten into a condition where it must accept the terms the victor chooses to impose, because it can no longer help itself to do otherwise, the peace thus obtained will only be the harbinger of another war in the near or distant future, bloodier probably than the present sanguinary conflict, and through no compact which might be entered into will it be possible to actually prevent this.

Twenty centuries ago, Christianity came into the world, with its lofty message of "peace on earth and good will to men," and now, after two thousand years, and at the near approach of the season when Christianity celebrates the birth of its founder, it is insisted that the merciless

slaughter of man by man we have been witnessing these past months must be permitted to be continued into the infinite.

Most faithfully yours,
JACOB H. SCHIFF.

His own valedictory statement in this correspondence is an unpublished letter of December 25, 1914:

DEAR DR. ELIOT:

Our recently published correspondence has brought me a mass of letters among which the enclosed is addressed to us both, and I therefore send this to you for your perusal. It is most intelligently composed, and I have been much interested in this well-thought-out proposition, even if I doubt whether at this time such a scheme be practicable. I have no idea who the writer is. In any event, I believe, we are justified in feeling that our exchange of views—as set forth in our recent correspondence—is helping toward a fuller understanding of the prevailing situation and possibly toward clarifying it.

"Peace on earth and good will to men"—what a travesty on this are existing conditions! I even dare not wish any one "Merry Christmas and a Happy New Year." . . .

Always most faithfully,
JACOB H. SCHIFF.

Portions of the letters which passed between Schiff and Eliot were undoubtedly cabled to all parts of Europe, and were resented in Germany, where the expectation seems to have been that Schiff would take the German side. He explained his views in a letter to Dr. Paul Nathan of Berlin, January 5, 1915:

As regards my utterances which have been reported by the press overseas, I believe they have been quoted only in part, and then not always correctly. The chief

point of what I said in my interview and in my published exchange of letters with Eliot is that none of the nations engaged in the present war really know why they are fighting; that it is not to the interest of the world that any of these nations should be beaten into submission and have to accept a peace dictated to it; that it is further improbable that the conflict will within any reasonable time end in a thorough defeat of one nation or another; that sooner or later, therefore, the belligerent nations will have to come together to see whether the causes and circumstances which brought about this horrible conflict can not be permanently removed and a lasting European peace be created which would make these fearful armaments unnecessary; and, finally, that an attempt should be made to bring the situation before the belligerent governments now, so as to put a stop as soon as possible to the horrible slaughter and the fearful destruction. May God grant it!

On January 28, 1915, he wrote to Max Warburg:

Thank you for your kind personal message about my November interview in the *Times*. I know very well that on account of what I have said, openly and honorably, I have been bitterly attacked, not only in England and France, but even more so in Germany. In this country, however, my utterances have elicited much approval on all sides.

My purpose was—and must continue to be—to try to bring both sides to realize to what extent their respective positions are false, and how necessary it is for the belligerent peoples, or governments, to learn that a war *à outrance* would be the most fearful thing that could follow; that in this way a lasting peace can never be achieved; and that both sides must go back to the conditions which existed before the outbreak of the war, and which inevitably brought it about, so as to make an attempt to remove these

causes permanently by mutual concessions. I know very well that he who attempts the rôle of peacemaker where passions have been unloosed as they have been in Europe must needs be misunderstood, and must expose himself to vile attacks; nevertheless, I shall continue, with others, to labor unflaggingly in this direction, because I am convinced that that is my duty.

Just as all my correspondents in Germany write with the greatest bitterness about Germany's enemies, and say that Germany must win and shall win and will never agree to a peace which does not grant her everything for which she entered the war, my friends on the other side write me with equal vehemence; and the English and French, as well as the Germans, believe that they are fighting only for their rights. If this goes on, brute force alone will bring about a decision in the end, and conditions will arise like those in Mexico, which are so dismaying to civilized countries and civilized people. That is the really horrid part of it; the war and present conditions are already beginning to be the order of the day, and as a result the whole moral tone of the nations and their civilization will be lowered.

I have thought it proper to write you in detail how I, as well as many others in this country, feel, and I trust sincerely that in spite of your belligerent feelings, as you describe them, you will receive what I have said as the frank words of a friend. I know you will!

On May 9, 1915, a few days after the *Lusitania* was sunk, he addressed the following telegram to President Wilson, urging him to appeal to the nations on behalf of peace:

The President,
Washington, D. C.

May I respectfully and in all humility submit that this is a singularly fitting moment for the head of this great

nation to appeal to the belligerents to stop and consider that the continuance of this barbaric and cruel conflict must in the end lead to the entire extinguishment of the civilization built up during twenty long centuries, and to further appeal to these warring nations to make even now an earnest effort to find the way to peace? With the singularly impressive language you are capable of, it is not impossible that such an appeal, coming from you at this time, if in your superior wisdom you can see your way to make it, may not go entirely unheeded.

JACOB H. SCHIFF.

Bernhard Dernburg, who was in America during the early years of the war, ostensibly to represent the German Red Cross, made some very tactless remarks after the sinking of the *Lusitania*. Henry L. Higginson evidently thought Schiff could be of service in restraining Dernburg. With his usual promptness and frankness Schiff wrote, May 12, 1915:

MY DEAR DOCTOR DERNBURG:

People—I think incorrectly—appear to believe that I have influence with you, and quite a number have come to me during these last few days, protesting against the public utterances you have made since the deplorable *Lusitania* affair.

One leading and very influential Boston man, for instance, writes me: "You and I are trying to keep peace in this country and to hope for peace in Europe. So far as I know you have not expressed any ugly opinions about anybody. I have tried to pursue the same course and have succeeded in binding together, in a certain body, men who represent many nationalities, with a strong German preponderance, and their temper and behavior to one another throughout this trying season has been perfect, and I have thanked them for it. Now here is Doctor Dernburg, repre-

senting whatever he represents or whomsoever he represents, and he *will* talk at a time when people are very angry and very sore. It is most injudicious, it is shocking, and it is not good morality. It injures the German cause worse than anything that can happen. People cannot feel neutral if they are constantly stirred up like this. If you think my words judicious, perhaps you can say to Dr. Dernburg: 'Keep quiet. Do not express *any* opinions. Do not talk to the newspaper men. Say absolutely nothing.' He can think as hard as he likes, but he should not talk."

Now, my dear Dr. Dernburg, I am writing this because I agree with my correspondent, and if my frankness offends you, I apologize in advance, but I am sure you will at least know my intentions are good.

With best regards, as always,

Faithfully yours,

JACOB H. SCHIFF.

He wrote to General Wilson on June 25, 1915, something about his own family and the war: one nephew, Edgar Salin, he said, was in the German Army on the eastern front; his nephew in London, Mortimer H. Schiff, had volunteered in the English Army; his oldest grandson, Frederick Warburg, just then entering Harvard, had gone to a military training camp.

On learning that the German newspapers were attacking him and his firm again, he wrote to Max Warburg, November 5, 1915:

I am informed that the *Berliner Tageblatt*, among others, has stated: "We must in the future exercise greater restraint so far as Mr. Schiff is concerned." This statement I can simply not understand, for I do not know where to look for the contrast with the past which it presupposes. I have, God be praised, never had any particular requests to make of Germany, nor have I ever accepted anything

in particular from her, and I believe that if, in reply to this remark of the *Tageblatt* and the attitude of the German press in general, I were to say, in similar fashion, "I must in the future exercise greater restraint so far as Germany is concerned," the statement would carry more logical and effective consequences.

But I am not allowing my feeling for Germany to be destroyed even by my present bitter experiences. I still cherish the feeling of filial devotion for the country in which my fathers and forefathers lived, and in which my own cradle stood—a devotion which imbues me with the hope that Germany shall nŏt be defeated in this fearful struggle. But that is the limit of my hopes for Germany; I do not go on to hope that the war will end in such a way that any of the other nations shall be placed under the jurisdiction and influence of the German system of government. I freely accord every respect to German organization and German ability, but I cannot arouse any enthusiasm for a system which permits the free development of the individual only in so far as that development helps the state, and which hems the individual about with prohibitions and restrictions at every step. Nor am I willing to give my approval to a system under which everything is dependent upon the approval of the militarist element, and subsidiary thereto.

Of course, the German people has every conceivable right to regard these methods as best where Germany is concerned, and as those by which the German people ought to seek its destiny. But the moment the system becomes a peril to other nations, those other nations have every right to oppose it with all their resources. Moreover, it is not fair to blame those neutral countries to which—as is the case with this country—Anglo-Saxon institutions have become second nature, if they extend their sympathies in every legitimate way toward the countries which have en-

tered the lists against any forcible breakdown of the Anglo-Saxon system. For that reason, I hope, as I said even in November, 1914, in an interview with the New York *Times*, which you will remember, that the war will not end in the prostration of England and France. I can hardly think of anything more undesirable for our own country, and for other countries in general, than that Germany should attain a dominance of the high seas similar to that which England has enjoyed for centuries, because I feel that in that case the free development of trade and free intercourse between other countries would soon come to an end.

He declined to subscribe to the German-American Literary Defense Committee, writing, December 13, 1915:

I believe I may say that my sympathies for the land of my birth are as warm as anyone's, but I have been an American for fifty years, and mean to remain so first and for the remainder of my life, and I cannot sanction some of the things to which officers of your committee have given public expression, and therefore prefer not to remain associated with them, by contributing to your committee.

To other correspondents, he took occasion to point out that he had become an American citizen before the German Empire was formed, and therefore owed it no allegiance of any kind.

He supported Wilson for reëlection in 1916, and wrote to Abram I. Elkus, then Ambassador of the United States to Turkey:

The President has made an extremely dignified campaign, in no way partisan, and has earned golden opinions from friend and foe. The drift toward him has been grow-

> ing daily, and I hope that this may result in his reëlection. It would be, in my opinion, sheer madness under present world conditions . . . to make a change, and I hope this may not be the case. You will, however, know what the outcome has been, long before this reaches you.

As the conflict wore on to its third year, and no end seemed to be in sight, he was again convinced that it was the duty of America to take action. He wrote on August 1, 1916, to Hamilton Holt, favoring the appointment of a large and influential committee to urge the President to approach the neutral nations with a view to bringing the belligerents together, since it seemed certain that they could not come together of their own motion. While he expressed his willingness to serve on this committee, and even on its executive committee, he thought that it would be better if he did not make himself prominent in the movement.

He was also one of the first to recognize that thinking men must put their minds to work to devise some means to avoid future wars. In spite of his unwillingness to appear publicly in the matter, he was disposed, because of his strong convictions, to take an earnest part in the League to Enforce Peace, and, on October 27, 1916, he addressed a letter to President Wilson, referring to a conversation of a month previous, and urging the President to give the principal address at a dinner which was being arranged by the League for November 24. He likewise urged Wilson to join with Lord Bryce and other leaders of world opinion to take active steps for the avoidance of future wars.

William Howard Taft, as president of the League to Enforce Peace, presided at the dinner referred to, and addresses were made by Senator William J. Stone of

Missouri, chairman of the Senate Committee on Foreign Relations, and Messrs. Alton B. Parker, Robert E. Speer, and Finley J. Shepard. Messages were received from Viscount Grey, Count Bernstorff, Lord Bryce, Ambassador Jusserand, and M. Briand. Schiff delivered a carefully prepared speech:

> All eyes are turned to America in the hope that our country may take the initiative in calling into being a world-wide movement destined to give assurance that after the terrible conflict now raging across the Atlantic shall have ended—and all mankind desires to see it ended before very long—the world shall not again be subjected to the terrors and to the brutalities which, in our own time, have unchained passions as never since the dark ages, and in defiance of all civilization have set nation against nation in fierce and mortal combat. Even now, when nearly two years and a half have passed since these combatants have sprung upon one another, this titanic struggle is not only still raging, but is constantly growing in fury.
>
> No doubt, because of this terrible experience through which mankind is now passing, the movement which has been recently initiated in this country for the formation of a League to Enforce Peace has evoked immediate interest, not alone in America, but almost everywhere—and perhaps nowhere to a greater extent than within the nations engaged in this furious World War. The lines upon which the League to Enforce Peace is to be called into being are, as I understand it, most simple. The proposition is to form a union of nations, large and small, to enter into a firm and lasting pact for the settlement of differences, of whatever nature, which may arise between any of them hereafter, through the medium of a World Court, backed by an adequate force, to compel, if necessary, obedience to the Court's mandates.
>
> This, as I understand it, is in short to be the programme

of the projected League to Enforce Peace, which men of vision in our country propose to call into existence. The proposition is well timed, and is destined, if properly carried into effect, to become far-reaching and well worth the best effort of the highest intellects and the strongest energies in our nation; nor can it be doubted that, after present passions shall have subsided and passed away, this movement is certain to find ready support and coöperation among the leading nations of the world. Were this expectation not justified, life in this world of ours would in coming ages be almost intolerable.

We have fortunately already heard the voices of the great statesmen of leading belligerents in endorsement and support of the steps now being taken in our own country to organize this League. The expressions that have recently been made abroad in this respect are most encouraging, but is it not proper to ask at this juncture whether it can be imagined that what we contemplate can become successful if —as has been heretofore repeatedly emphasized—the carrying into effect of this movement is to proceed altogether independently of the unfortunate conditions that now prevail, and if only after peace has followed the present conflict the League to Enforce Peace start upon its career? Is it really, may I ask, the intention to sit still and await the moment when, of the Powers now facing each other, one side or the other shall have become completely exhausted and vanquished, brought to its knees and compelled into the acceptance of whatever terms the victors may deem well to grant, before the proposed League to Enforce Peace shall, through America's initiative, be brought into existence? Can it for a moment be imagined that a peace, entered into as just outlined, can have real permanency, and that a League to Enforce Peace, however powerful, could, in the long run, be able to maintain a peace thus concluded? . . .

However we may desire, in our endeavor to establish this League of Nations, to hold aloof from the existing unfortunate situation in Europe, we shall meet with conditions which, at the very outset, will most likely jeopardize the future utility of our movement. Because of this, we shall either have to postpone the carrying out of our present plans until peace in Europe shall have become reestablished—until its terms be known and understood—enabling us, under the actualities, to know exactly what we may have to deal with; or proceed rather in the dark with our present movement, in the hope and expectation that before long effective measures shall be taken to bring together the warring nations, which, for the time being, are so very far apart and have so utterly lost every point of contact for an agreement on terms which both sides shall consider as reasonable.

It has recently been said by a leading London daily that "America has become the trustee of the interests of humanity." This is a truism in which we ourselves thoroughly believe, and if this be so, is it not high time that, as a good trustee, America take courage and initiate steps which shall, indeed, result in the protection of the interests of humanity which Providence has for the time being placed into our guardianship? This conflict, as the situation has shaped itself, is not likely to end very soon, and will continue until some powerful factors—notwithstanding the discouragement this may at first receive—step between these impassioned belligerents, and persist until both sides name terms upon which peace may be discussed so that gradually a basis for negotiations may thus be evolved.

Perhaps it is better that I develop this no further. My object is solely to point out where our country's duty appears to lie, and in what manner we can hope that this movement for the establishment of a League of Nations

to assure the maintenance of peace, after peace has been reëstablished, may be made effectual and successful. If experience can teach anything, the situation which antedated the present great conflict and the conditions which brought it about have shown conclusively that, however great the desire may be to maintain peace, this cannot but prove an abortive endeavor if thorough justice between nations does not prevail; if lust and desire for aggression be ever prevalent; if economic barriers are sought by one nation against the other, so as to gain trade and at the same time limit its expansion on the part of others; and if scheming for the acquisition of new territories and for new spheres of influence be the constant endeavor of powerful and intriguing governments.

A League of Nations to Enforce Peace? What other purpose had the so-called Triple Entente but to maintain peace and to protect the nations composing it against other nations who might question the former's right to the new territories they had already taken or wished to gain possession of? In this way a most powerful league to maintain and enforce peace was already in existence before Europe was hurled into the present conflict. It proved without force and value, because the purpose for which it was formed and the situation it sought to perpetuate were selfish and not based upon equity and justice to all. Perhaps I am going somewhat too far, but whereof the heart is full it flows over, and my desire is to point out the way in which alone, as I see it, the movement in which we are engaged can be made successful and of durable value.

If in this great and influential nation we feel impelled—as we should be—to accomplish something that shall lastingly accrue to the benefit of humanity, that shall permanently and effectually end in times to come all war, we must begin by making certain that the peace which is to follow the present war shall be possible of enforcement,

and that its durability be assured, because it is based on equity, righteousness, and justice to all. The League of Nations we strive to organize can be of value only if it be brought into the world as a twin to a peace at once just and satisfactory to all of the present belligerents. Thus alone, we believe, as we fervently hope, the present deplorable and unfortunate conflict, when ended, can be followed by lasting, and if necessary, enforceable peace.

I find myself entirely out of touch with the eminent speaker who, two days ago, in a public address painted in such dark colors the future of the world—who gave it as his judgment that the present terrible and destructive war is only the beginning of a series of titanic conflicts; that our country—should it now take advantage of its great position and influence to help the warring nations to come together again—will at the end of the war be hated by the Allies with a hatred no less than that now felt for us by the Central Powers. To me, I might add, it is news that the Central Powers—while for the present they may misunderstand us—hate us. These, in my opinion, most unwise public utterances are representative only of an element among our fellow citizens which would have us play a similar rôle in Mexico as was played by some of the nations now at war, in South Africa, Alsace-Lorraine, China, Morocco, Tripoli, in Bosnia and Herzegovina, in Persia, and in other countries; the element which, as the speaker I refer to has expressed it, would be willing to have our country enter this war, to aid in forcing a peace, as I have endeavored to show and as he correctly expressed it, which would only be the beginning of a long series of further titanic conflicts.

The verdict the American people rendered on the 7th of November would, as I believe, be thoroughly misunderstood, if such be the peace they wish their Government to

favor and to aid in bringing about, but I do understand—and I believe the majority of the American people understands—what is meant by the public expression of the views we have recently heard from some of our fellow citizens, who cannot forgive the President for having thus far succeeded in keeping us out of war.

I, too, believe, after peace has once been reëstablished, this country will, as is evident, no longer be able to stand aside (nor should it do so), but should assume a leading part among the nations for the vouchsafing of the maintenance of peace, and not in order to become drawn into a series of titanic conflicts.

We read in the Bible that after almost all life on earth had been extinguished by the Deluge, God planted the rainbow in the skies to serve as a sign that never again should a similar calamity befall the world. May thus with the restoration of peace the Stars and Stripes become the sign unto the peoples of the earth that if America can prevent it, never again shall cruel warfare devastate the habitations of man. America, trustee of the interests of humanity; America, helper of the now warring nations to find themselves and one another again; and—after this be accomplished—America, in unison with other nations, guardian of the peace of the world.

In view of the misapprehensions on the part of the public regarding the purposes of this dinner of the League to Enforce Peace, and more especially because of attacks in the London press, a resolution of the board of management of the League was made public, stating that it was not intended to stop the war but rather contemplated a League of Nations or some similar instrument to be established after the war. The entire Northcliffe press had assailed Schiff because of this

speech, declaring that he was intriguing for a peace in Germany's interest. These charges brought forth an announcement from the League:

> From the beginning we have been careful to limit this movement to one the purpose of which is to bring about an agreement among the nations after the present war, which we hope will make impossible other wars in the future. As to Mr. Schiff, he is one of the strongest and most valuable members, and the resolution adopted this afternoon in no wise reflects upon him. Furthermore, Mr. Schiff never intended to speak for the League when he expressed his convictions, and never had any idea that his remarks would be misinterpreted as expressive of the attitude of the League.

He read between the lines a disavowal of his speech, and expressed his pain and surprise to Hamilton Holt in a letter of December 18th, pointing out that he had but sought to impress upon those present that a League to Enforce Peace could have no value "unless a peace were concluded which was so thoroughly founded on right and justice to all nations that it would practically enforce itself."

His experience in being misunderstood made him unwilling to deliver further addresses at that time. On this ground he declined an invitation from President Schurman of Cornell University to deliver an address there:

> I have found that I am considerably misunderstood as to where I stand in the unfortunate and disastrous conflict between the Allies and the Central Powers, and that the sympathy I naturally have for the land of my birth is generally construed as placing me on the side of the German Government and as hostile in my feelings to Great Britain and France. This is by no means the case, for I

should very deeply regret it if the Central Powers succeeded in breaking down either England and France or both.

By February 15, 1917, after a visit to Washington, he had reached the conclusion that

we shall not be able to maintain peace with Germany, much as the President and a considerable part of the country desire this, for evidently the "powers that be" in Germany appear to have concluded upon ruthless warfare.

There had been the rupture in diplomatic relations with Germany, Bernstorff had been given his passports, and the country was gradually preparing its mind for entry into the great conflict. To Eliot, Schiff wrote on March 14, 1917:

It is true, as you write, that these are sad days for Americans of German origin—in my case, because of my natural sympathies for the people from whom I am sprung and whom I continue to love. But ever since the sinking of the *Lusitania* and the subsequent ruthless and inhuman acts of the German Government, my attitude has undergone a thorough change, and I now only hope that before very long, Great Britain and France will be able to force a peace which shall prevent the return of conditions that have brought upon the world the present ghastly situation.

When war was declared, he wrote to Wilson:

April 6, 1917.

DEAR MR. PRESIDENT:

Having just returned here from a short absence, may I be permitted to place myself at your disposal if my services can be in any way utilized in the present momentous situation.

Wishing you continued health and strength, for indeed

the country needs you, I am, with assurances of high esteem,

Yours most faithfully,
JACOB H. SCHIFF.

From the beginning of 1917 on, when more active steps were being taken toward preparedness in the fullest sense of that term, Schiff had evinced a lively interest in every direction where a man of his years and special qualifications could be of service. He accepted an appointment from the Mayor of New York as a delegate to the Congress of Constructive Patriotism, held in Washington, from January 25th to 27th. On April 16th he sent to the Secretary of Agriculture the substance of a telegram which he had received from Max Senior of Cincinnati, urging that the only way in which America could immediately and effectively be useful to the Allies would be to increase their food supply, and that no effort should be spared in this direction. His other efforts as the war progressed, particularly in connection with war finance, will be described below.

In response to a request that he sign a patriotic statement, he expressed his willingness to do so in a letter of April 27, 1917, provided the phrase was omitted which stated that the war had been largely promoted by the Government of Germany:

> My own opinion is that Germany did not originally call forth the war, but that this was rather the action of the late Government of the Russian Czar and of Austria, though Germany could have readily prevented the war if she had desired to do so.

How heavily the situation weighed upon him is shown by a letter from Bar Harbor of August 10, 1917:

Marching in the parade for the Third Liberty Loan,
April 6, 1918:
SCHIFF, WALTER FREW, GEORGE F. BAKER, JR., J. P. MORGAN.

What a terrible turmoil the entire world is now in, with hardly a ray of light anywhere! Russia in particular distresses me greatly, and while I do not for a moment believe that the old order of things, as far as our co-religionists are concerned, will ever again return, I am afraid the Russian debacle may mean, in reality, a considerable prolongation of the war, with great sacrifices in lives and treasure to fall upon our country. My sole hope now is that the peoples of all nations are so tired of the war and so greatly long for peace that their governments may, before long, be compelled to find a way out. . . .

He had, however, gradually come to the conclusion that the issues would have to be fought out. In a letter of August 28th, he wrote to an inquiring correspondent:

I am a man of peace, I love peace, and I know that there is no blessing like peace, and I would rather see our country bring the great material sacrifices it is now called upon to offer for peaceful purposes than for war. But I know that unless we succeed in making an end of what is generally understood by "militarism," which means permitting one single nation to acquire such physical might and power that it can defy almost the entire world and hold it at bay, as Germany has been able to do these past three years, there can be no return to lasting happiness and prosperity amongst the nations. What for the time being may be patched up, through an early peace, will break out again, if not in our own time, which I admit would not be likely, in the next and succeeding generations. I have not always felt thus since the conflict broke loose, three years ago, but the progress of the war, the mode of its conduct by Germany, and the attitude of Germany's ruling class, with the Emperor at the head of it, toward its own people when they recently demanded a democratization of the govern-

ment, have with irresistible logic forced me into the position toward the country of my birth which I am trying to explain to you.

As the months proceeded, his own family connections became more and more involved in the struggle. In October, his nephew, Mortimer H. Schiff, a young English lawyer, and a captain in the British Army, was gazetted as having been severely wounded and missing, and his death was afterward confirmed. Another nephew, Otto Schiff, a British subject, but a German by birth, had, at the age of forty-two, entered the British Army as a volunteer, and was at the front, although his father was still living in Germany.

Schiff wrote on March 18, 1918, when the position of the Allied Armies was very discouraging:

> It is in my opinion too late, even if it were possible, for the Allies to get together with Germany for the purpose of negotiating "some sort of a peace." It is bitter and sad to have to say this, but I can see nothing to be done now except to fight on with all our might until both the German Government and the German people will get tired of it and are ready to make a peace which will utterly and permanently do away with Germany's military establishment, which has proved the curse of the entire world. America may become impoverished both in men and material wealth before this can be accomplished, but be it so; it will be better that we begin anew where we originally started after the War of Independence than to have our posterity made slaves of the domination which Germany will exercise if she should force us into a German peace. We have only just seen what that has meant to Russia and Roumania, and we and our Allies would fare no better if we gave in at the present time.

On June 7, 1918, he made the following statement:

> Though I left Germany as a very young man and adopted this as my country fifty-three years ago, I believe I understand Prussian aspirations and Hohenzollern methods sufficiently to confirm my belief in the most forcible necessity for winning this war completely.

By the beginning of October, it was clear that the strength of the Central Powers was failing. Speaking from the Sub-Treasury steps in New York on behalf of the Fourth Liberty Loan on October 2d, Schiff is reported in the newspapers to have made the following remarks:

> Five months ago, standing on this same spot, I had the privilege of addressing my fellow citizens with a view of encouraging subscriptions to the Third Liberty Loan. I then told those to whom I was speaking that my uniform answer to the question frequently put to me as to my opinion when the war would be over had been "when we have won it." How much nearer have we since come to this, and how proud have we a right to be because of what our gallant Allies, in unison with our own brave boys, have already accomplished! . . .
>
> Thanks to the wonderful organization that has been built up almost overnight, thanks to the willingness of our people, nay, their eagerness, to bring every sacrifice, to foot the bill without limit, we now have an army of almost two millions in Europe, and this by next spring will have grown to double its present size. With the bravery, the courage, and the intelligence of the American soldier, with his eagerness to do his duty in its entirety, can there be any doubt as to the outcome? But you and I and the American people in general must likewise do our duty in full, must supply the large means needed to fight the success-

ful battles which shall insure victory over the relentless foe, who knows no other purpose than aggrandizement and conquest.

It is not true that the American people are—as our enemies have so frequently claimed—materialists, devoted solely to the acquisition of wealth. On the contrary: in contrast with the Central Powers, we seek not aggrandizement and domination; we do not desire to gain anything from this war, except the security of the nations and the freedom of the peoples of the earth. To attain this, our soldiers are shedding their blood, and we ourselves are ready, if need be, to sacrifice all our possessions.

Standing here as on Pisgah's heights and, like Moses of old, looking down into a Promised Land, which I cannot hope at my age to enter, yet my eye can perceive how, in times to come, the sacrifices we are bringing now will bear rich fruit in making this a happier world, will assure to our own posterity and to mankind in general great blessings, because the brotherhood of man shall have become a reality, selfish strife and class hatred shall have disappeared.

On October 24, 1918, when the discussions regarding the terms of an armistice were going on between the German Government, through its Chancellor, and President Wilson, Schiff was asked to comment upon the President's reply to the third German note, and did so, presaging the republican form of government which has since been established in Germany:

The President's note to Germany appears to be most logical and certain to bring clarity into the situation. There can be no mistake of the choice he gives to the German people: the one alternative is to furnish such guarantees as shall be needed to make the future absolutely safe through methods and measures which the Allies and we

may demand, which, in effect, means surrender; the other to so reorganize their government that we may be entirely safe in dealing with it. If the German people, who are perfectly ripe and qualified for self-government, would only, at this crucial juncture, have the courage to establish a republican form of government and be once and forever done with the dynasty which believes only in its own divine right to govern and which will never be able to let the people govern under a proper constitution, such as England has, the road to Golgotha, now lying before the German people, would become much easier for them.

After the Armistice he wrote:

It is a great thing that this awful world struggle with all the havoc it has wrought is at an end; but the responsibilities now before us appear to be even greater than those we have passed through; for the world is to be made over, perhaps just as much as it was at the time of the Deluge.

And to Dr. Simon Baruch, January 7, 1919, incidentally expressing his full approval of President Wilson's going abroad to the Peace Conference:

I am convinced that, if the President had not brought the great sacrifice—for sacrifice it is for him—of going abroad, we would not attain the high ideals for which this country so unselfishly went into the war. Germany will no doubt, for some time to come, have to go through very serious times, and we cannot help her against the chastisement which she has brought upon herself, but when another half century shall have passed—and what is half a century in the life of a nation?—she will thank God (not the special Hohenzollern God, but the Lord of the Universe, the Father of all mankind) that she has lost this war, for, under a really free government, she will in time become greater and more prosperous than ever before.

He deplored the difficulty over Shantung, and wrote to Takahashi on September 3, 1919:

> As to China, it is very much to be hoped that Japan and China may between themselves find a satisfactory solution of the Shantung situation, which at present is being used to so unjustifiable an extent for ulterior purposes, to create discord between Japan and the United States, which I am sure, neither in your nor our own country, no honest and patriotic citizen desires.

He wrote a letter to Senator Wadsworth, on December 23d, urging him to work for prompt ratification of the treaty when the Senate reconvened. This note of peace and desire for the early ratification of the treaty, which would include the Covenant of the League of Nations, were virtually his last aspiration. In the temper of the Senate and of the people he saw with profound regret the futility of further efforts on behalf of the treaty, efforts which had broken the health of the President and had prevented him from continuing in his endeavors to win the people, and through the people the Senate, to his views.

The first resumption of personal correspondence with Germany is in a letter to Max Warburg acknowledging letters written as far back as the end of 1915, and indicating, by the recital of family events, the great gap of the intervening years:

Bar Harbor, Me.,
August 26, 1919.

DEAR FRIEND:

During the last few days I have received quite a number of your letters written at the end of 1915 and the beginning of 1916, evidently withheld until now by the

English censor, and only recently set free. Some of these letters bring good wishes to Carola's engagement and marriage, and now with the flight of time, Carola has an almost three-year-old daughter, a charming, big, little girl. Your children likewise, since our correspondence has had to cease, two and one-half years ago, have almost all become grown-ups, as we have seen from a little kodak of the entire family which Frieda has recently received and shown us.

And now we face a different world, in which we all, but you more so, will have to face our way anew. Because of this, I am very glad . . . Paul is now with you, who with his clear intelligence and the vast experience he has acquired from his membership on the Federal Reserve Board and otherwise, can no doubt be of much aid to you in formulating plans for the future, though I rather feel for the present you will not be able to do anything else than feel your way, almost from day to day, until conditions in the entire world shall once more become more settled than they are at the present time.

I know you have done much high-minded and patriotic work for your country. Our feelings and opinions, no doubt, and very naturally, greatly differ as to the events of the past few years, and I am sure you will agree with me that it will be better if we do not enter upon any discussions of these events, but nevertheless, those who, as do I, understand the position in which you personally have been placed, will not deny you the esteem in which, in any event, you deserve to be held. Be assured that my friendship for you is in every way undiminished, that I have naught but sincerest good wishes for you and yours, and that I would be very happy indeed if opportunities would offer in which I might be of service to you.

As ever, yours

JACOB H. SCHIFF.

Naturally his advice was sought on the questions of war finance, and from the beginning of America's participation in the war he gave earnest thought to the subject, both as to the general problems of loans and taxation, and as to the details. On May 22, 1917, he prepared a statement dealing with the larger aspects of the Government's financial programme:

> It is entirely proper that the tax-imposing power exercise in times such as have come upon us the widest discretion in the levying of taxes, and that the taxpayer willingly furnish all that may be needed to insure the victory of the cause of Democracy for the upholding and defense of which we have drawn the sword. But the power to tax is the power to destroy, and, being in these momentous times clothed with the responsibility of enacting laws to produce a heretofore unknown and unheard of amount of governmental revenue, should Congress not stop and consider lest the imposts it proposes to levy may so affect our economic structure that much that has been builded in the course of many decades may be endangered, if not destroyed?
>
> The insistence that the cost of the war we have rightly entered upon should, to the largest extent, be paid for by taxation is not justifiable. We are going into battle in order to save the day for posterity, who of right should bear part of the burden we shall have to assume. Because of this, it would be perfectly proper to provide for the payment of the larger part of the cost of the war by bond issues, to be gradually extinguished through large annual sinking funds. Whatever indebtedness we may have to shoulder, a sinking fund of 5 per cent. a year, which would not form too heavy a burden, would amortize the debt in about fifteen years.
>
> Were such a plan adopted in order to raise the large

> sums now and hereafter needed, in place of the crushing tax measures that are pending, capital would not become frightened, as is very likely to be the case if the proposition already before Congress is enacted into law, and the country's industrial and commercial development can then progress and not be crushed by an unscientific system of taxation such as we are threatened with. . . .

In effect he was proposing the policy, adopted on a large scale, of selling to the people Government Bonds, which were known as the Liberty Loans. He took an active part in the work of all the loan campaigns, by counsel and exhortation, and by considerable subscriptions for his own account. He served as a member of the Liberty Loan Committee in New York, but wrote to the chairman of the committee, Benjamin Strong, that owing to his handicap of defective hearing, he could not always actively participate at the meetings, and it appeared desirable to him that his son should therefore act as his regular alternate.

To a correspondent who had already subscribed on a large scale and responded to a further appeal with an additional subscription of $50,000 but exclaimed in his letter, "The Lord knows how I can pay for them!" he wrote, "May I say to you, 'The Lord will provide' —through the Federal Reserve Bank, at 4¼ per cent. interest"—referring to the general plan by which the Government financed the war, inducing individuals to subscribe and enabling them to make their payments from bank credits.

On May 23, 1917, he issued a reasoned statement intended to impress investors with the desirability of the first bond issue of $2,000,000,000. Upon receiving through Strong an expression of appreciation from the

Secretary of the Treasury of the work he and the other members of the committee had done in connection with the placing of the first loan, he wrote to McAdoo:

July 11, 1917.

Dear Mr. Secretary:

Governor Strong, of the Federal Reserve Bank of New York, has transmitted to me copy of your letter to him of June 28th, in which you express appreciation of the service rendered by the Liberty Loan Committee of New York—of which I have the honor to be a member—in connection with the placing of the two billions of bonds recently issued by the Government. May I say for myself that it was much of a privilege to coöperate under you in the placing of the loan, and an inspiration to follow your guidance. The wish to which you give expression in your letter, that the Liberty Loan organization shall be preserved, will certainly be followed, and I am very sure that every member of the committee will seek to coöperate with you again at least as efficiently at the last time, when the Goverment has to place additional issues of bonds.

With assurances of high esteem, I am, dear Mr. Secretary,

Yours most faithfully,
Jacob H. Schiff.

He gave his reasons for an advance in the interest rate on the second loan, in a letter to Pierre Jay, Federal Reserve Agent at New York, from Bar Harbor, July 30, 1917:

When we discussed last Thursday the questions relating to the forthcoming issue of additional amounts of Liberty Loan Bonds, I understood you to say that it was the opinion of your good self and some of your associates that an amount of three billions could be placed at the same rate of interest as the last issue. I have given considerable

At a meeting of the Liberty Loan Committee in New York, 1917.

thought to this question and have rather come to the conclusion that it would be somewhat hazardous if the Secretary made the attempt to place the forthcoming issue at 3½ per cent. I rather feel that it would be well if the Secretary be advised, should he ask the opinion of our committee, to ask Congress for authorization of a 4 per cent. rate of interest and should offer that rate on the new bonds, making the latter, however, redeemable after ten or perhaps five years.

It is true, a 4 per cent. tax-free bond, after having been placed at par, would likely go to a small premium, but that is just as it should be, considering the huge issues the Government will not unlikely yet have to make, especially if the war should drag on, as it looks at present. It seems important that no matter how considerable the requirements of the Government may become, the bond issues it may have to make shall, at all times, receive an eager reception on the part of the American people, and this will not be the case if the market price of existing issues be dragging along below par. The time for stopping to count the cost of this unfortunate war has passed, and it will make little difference if we have to pay fifty or a hundred million dollars more or less in interest on the debt we shall have to run into; but I believe, as I have said, it is important that the bonds of the Government find at all times a wide and ready market. May I ask you to be good enough to give the above as my opinion when the questions upon which I have touched are being discussed by members of the Liberty Loan Committee, and I repeat that I shall be at all times ready to return to New York, should this appear desirable.

He favored a tax upon excess profits earned during the war, but pointed out that the Senate bill was a progressive super-tax on all profits rather than a war profits tax, writing to President Wilson:

JACOB H. SCHIFF

September 23, 1917.

DEAR MR. PRESIDENT:

The excess profits tax as (according to common report) seems likely to be adopted by the Conference Committee of the Senate and House will, I am convinced, lead so certainly to serious financial disturbance that I venture to call your attention to the importance of exerting your great influence to the end that the war revenue measure finally enacted may be of such a character as to aid, and not to hamper, the performance of your colossal task of carrying the country successfully and without lasting hurt through the war in which it has become engaged.

Apparently in an effort to reach certain conspicuous cases, or classes of cases, of swollen profits, some leaders in Congress are advocating a measure which is economically unsound and which will strike at the very foundation of the prosperity which they seek to tax. It is not unlikely that as soon as the results of such a measure and the unequal distribution of the burden of taxation which it will impose make themselves felt, dissatisfaction will result, with political and economic consequences which the far-seeing statesman should seek to forestall.

Inasmuch as for every billion dollars that can be raised by taxation from three to five billion dollars has to be raised by the sale of Government obligations, it is of the first importance to avoid a revenue measure which will so unsettle financial conditions as to interfere with the sale of the necessary amounts of Government Bonds, even if the importance of keeping our financial institutions, our railroads, and our manufacturing and commercial enterprises on a sufficiently sound financial basis to enable them to successfully meet the heavy demands which the war will make upon them is for the moment not being given special consideration. Because of this it seems to me that the

enactment of a sound revenue measure lies at the very base of any programme for financing the war and for an avoidance of a widespread breakdown sooner or later.

Let me say at the outset that nothing is further from my thought than to advocate the raising of a less amount through the excess profits tax than Congress in its wisdom deems to be necessary to obtain for the purposes of the war. I am simply addressing myself to the most efficient means of raising that amount, whatever it may be. The war profits tax as originally reported by the Senate Finance Committee was, in principle, a sound measure. While it contained important defects, it certainly gave every evidence of being the result of careful and conscientious study and of a sincere and intelligent effort to make an equitable distribution of the burden and to reduce to a minimum the disturbance in established values. It had the merit of being a true tax *upon excess profits earned during the war.*

Unfortunately the Senate has rejected this carefully drawn measure destined to reach war profits, and has substituted a heavy progressive tax on profits in excess of a maximum exemption of 10 per cent. upon invested capital, as ascertained under a very narrow and inequitable definition of the term, and it is now said that the Conference Committee is likely to return to the original House proposal by reducing the exemption from 10 per cent. to 8 per cent. The tax thus ceases to be a true *war profits tax* and becomes a progressive super-tax on all profits even though they be less than *pre-war profits.*

To make matters worse, the definition of "capital invested" is so narrow as to exclude practically all values except cash and tangible property taken at its value at the time of its acquisition. The definition wholly excludes, and doubtless designedly, a most important element of

value, namely, established earning capacity, which frequently counts far more than tangible assets in determining the market value of securities, that is, the value placed upon them by the investing public. Earning power due to a valuable trade name and important invention, advantage of position gained by long experience or conspicuous success are just as legitimate elements of value as money or tangible property. In this connection the following language in the report of the Senate Finance Committee, commenting on the proposal of the House bill to tax profits in excess of 8 per cent. on invested capital under a definition similar to that embodied in the present bill, is significant:

"This method of procedure, however, does not merely open the way to litigation and to evasion; it also fails to safeguard legitimate interests. Many concerns of long and honorable standing have patents, trade-marks, brands, and the like assets, which are intrinsically and substantially valuable. They have real good will, honestly developed through long years of successful business, for which no payment in cash appears upon their books, or indeed has ever been made. Such assets, even though intangible, are honest and substantial property, and should not fail of consideration because of the circumstance that the concern has itself developed them, instead of purchasing them in cash from another party."

Thus many enterprises whose profits have not been increased by the war or may have been reduced will be compelled by the proposed measure to pay the so-called "war profits tax" simply because the rate of return upon their invested capital, *as arbitrarily defined by the bill*, happens to be in excess of the exempted rate of 8 per cent. The amount of the tax will be determined not by the application of any sound principle but by such accidents as the proportion of capital represented by obligations, the time

of organization, and the technical procedure which happened to be adopted in the acquisition of intangible assets. In many cases enterprises will be taxed on a very large part of their pre-war profits quite without regard to war profits, while moreover it is practically certain that the rate of the tax will be greatly increased as the war continues. The imposition of such a tax this year and the prospect of an increased rate for the next and perhaps succeeding years are bound to have the effect of very largely diminishing the income frequently so imperatively needed for the great capital expenditures required by the war, and will compel in many instances the reduction if not the suspension of dividends, thus bringing about a wholesale readjustment of values and a widespread disturbance of financial arrangements at the very time when financial stability is more important than ever before.

No one will deny that a progressive super-tax should be so framed as to fall most heavily on those who can best afford to pay it. The theory of the progressive super-tax on individual incomes is that the larger a man's income the larger the rate of taxation he will be able to bear. This is sound. The proposed super-tax on corporate earnings wholly fails to meet this requirement. It is imposed with little regard to ability to pay. On last analysis any burden imposed upon a corporation falls upon its stockholders. The proposed super-tax therefore falls on small stockholders and large stockholders alike, although the great bulk of the corporate investments in this country are in comparatively small holdings. It would be a tax which enterprises, however prosperous, would, particularly for the current year, for which the bulk of appropriations has already been made and new obligations in accordance therewith have been assumed, have likely great difficulty in paying. Coming at a time when war conditions create the

necessity for increased investment in plant and working capital, enterprises as a rule will be forced to borrow considerable sums with which to pay the tax, unless they adopt the disastrous course of reducing appropriations for working capital and plant expenditure, thereby depriving the country of facilities needed for prosecution of the war, or they will have to largely curtail if not suspend dividends, thereby not only upsetting established values, but extinguishing the very individual incomes which it is important to preserve for the gathering therefrom of Income Tax. It is here where in the end all corporate earnings can and will be reached without danger to the industrial and commercial interests of the nation, which it is, in present times, more than ever important not to weaken.

The tax, although intended to reach large profits and those most able to pay, is calculated to bear most heavily on those least able to pay. It will fall on small enterprises more heavily than on large ones, because of the well-known fact that in small enterprises the rate of return on capital invested is generally very much higher than in the case of large enterprises, nor has the small enterprise as a rule the credit the more important corporation possesses to bridge over difficult times. It will fall more heavily on individuals and partnerships and on businesses which remain in the hands of those who have built them up, because they will be denied any allowance for intangible assets or for appreciations in value in late years, which will be allowed to corporations whose stocks happen to have been recently passed into the hands of the investing public. The enterprise whose capital is largely borrowed and whose further borrowings will therefore be more difficult will pay a larger tax than its more fortunate competitors who are not compelled to rely upon borrowed capital.

Of course, such a tax as is proposed could be made less dangerous by a fair definition of "capital invested," par-

ticularly if the definition were broad enough to include established earning capacity as elements of value and also to remove the grave injustice due to the exclusion of capital represented by obligations as distinguished from stock. But no such changes could remove the essential vice that the tax would be not upon excess profits earned during the war but upon *normal* or *pre-war* profits and therefore a constant menace to the maintenance of existing values.

My own conviction is that the only safe course is to return to the basis for the tax originally adopted by the Senate Finance Committee, which, in its essential elements, is the basis of the war profits tax of Great Britain and of most of the other European countries engaged in the war, viz., *A tax upon profits in excess of pre-war profits.* If that basis is adopted the enterprises of the country can make their plans for dividend distributions and capital expenditures, upon the assumption that however high the *rate* of the excess profits tax may become their pre-war or normal profits will remain undisturbed, for, manifestly, however much the rate of the tax need be increased in the next and perhaps subsequent years, it would not entrench upon the normal or pre-war profits which should form and now do form the legitimate basis of the credit of corporations. The tendency of such a measure would be to preserve established values except to the extent that they have become inflated through war profits. A tax on this basis would be equitably distributed, would fall on those who are best able to pay it, and, assuming a sufficiently high rate, would furnish just as much revenue as a tax on profits in excess of some arbitrary percentage on invested capital. Such a tax would make it possible to satisfy the growing popular demand for a rate of tax upon excess profits approaching that of Great Britain (originally 50 per cent., now 80 per cent.), because the bases of the two schemes of taxation would then be comparable.

It is estimated that by taking the pre-war period adopted in the bill as originally reported by the Senate Finance Committee (the years 1911, 1912, and 1913), with a proper addition for a return upon capital subsequently invested, the aggregate exempt pre-war profits of all the corporations subject to the tax would be in the neighborhood of four billion dollars, and that the aggregate earnings of those corporations for the year 1917, assuming no greater earnings than in 1916, would be roughly eight billion dollars. Thus there would be taxable excess profits of approximately four billion dollars. The *rate* of taxation upon these excess profits would be governed by the amount of revenue required to be raised, but whatever the rate, the tax would be a true tax on war profits, would fall with substantial equality upon all interests, and would leave undisturbed the normal or pre-war profits upon which corporations should be able to rely as a basis for providing for their capital requirements and dividends to their shareholders.

We may gain a useful lesson from the experience of Great Britain in dealing with her war profits tax. The policy of Great Britain has been practically to insure a continuation during the war of the average profits for the three years preceding the outbreak of the war, which happen to have been years of great prosperity for British industry and commerce. The result has been that the enormous excess profits taxes (now at the rate of 80 per cent.) have been levied wholly upon the increased profits earned during the war, with the result that the British enterprises subject to this tax, after paying their war taxes, have earned more money and distributed more in dividends during the three years of the war than during the three prosperous years preceding it, so that, in spite of the excess profits tax, the yield from the tax on individual incomes

has steadily increased. It is estimated that the aggregate of net earnings of British enterprises for 1916, *after paying all taxes*, was about 30 per cent. greater than the average for the prosperous three pre-war years. It is, I believe, very largely because of its wise handling of the excess profits tax and its policy of safeguarding the normal or pre-war earnings of British industry and commerce and therefore avoiding any violent disturbance of established values that the Government of Great Britain has been able to raise at home not only by taxation but by the sale of Government obligations so large a part of the colossal amounts it has thus far needed for the conduct of the war.

May I add that the views herein expressed are, I believe, generally shared by some of the most experienced judges of financial, industrial, and commercial conditions in this country with whom I have come in contact.

My hope in addressing this letter to you is that you may see your way clear to use your great personal influence and the influence of your office in saving the country from the serious disturbances which are likely to result from the proposed legislation, thereby removing all possible handicap from your heavy task of leading the nation successfully through the war. I have purposely confined my letter to the broad questions presented, realizing that through your wise and vigilant Secretary of the Treasury, to whom I am taking the liberty of sending a copy of this letter, and his able assistants, you can readily procure information upon every aspect of the problem presented which will be much more precise and accurate than any that I could submit.

In conclusion may I ask your indulgence for having, because of the grave situation which has been created in respect to the war revenue measure, burdened you with the reading of this communication.

Believe me, Mr. President, with assurances of high esteem,

Most faithfully yours,
JACOB H. SCHIFF.

When the Second Liberty Loan was decided upon, he offered arguments which might be used for selling the bonds to the people:

Investing money at 4 per cent. in the obligations of one's own government is certainly no self-abnegation. And where it becomes an economic duty, the advantages are still all on the side of those—taken as a body—who perform such duty. What the country needs to carry on the war successfully are goods—which must be spared from general consumption—and services, to obtain which, dispensable services must be curtailed. If the population as a whole does not save in its expenditure so as to set free goods and services for the needs of the government and our Allies, at the same time investing its unexpended funds in the Liberty Loans, it will leave no other way open but to finance the war by extreme taxation and by inflation of currency and credits. It would thus become necessary to conscript and gather in, not only the possessions of the well-to-do, but alike the savings of those of moderate means.

Inflation would inevitably raise prices and costs against the people, which would completely unsettle economic conditions and really make the people pay the cost of the war greatly in excess of what it should be. Let us save and invest in Liberty Bonds and we shall help to keep conditions sound for our own benefit. The true spirit of democracy requires that all forces pull together in the same direction. The man who unnecessarily draws upon goods or services which are needed for war work, lacks just as truly in patriotism as he who enriches himself on the sufferings of his countrymen. Whatever self-

restraint both the rich as well as those of small and moderate incomes will now impose upon themselves by curtailing consumption, they will accumulate to much advantage for the period after the war, if invested in the most secure way in Liberty Bonds. If we should not follow this course, we could not, taking the people as a whole, obtain larger quantities of what we might wish to obtain, *because the supply is limited,* but we would have solely to pay more for the same acquisitions, which would leave us both without goods *and* without money.

Although in his seventy-first year at this time, he explained to a friend who desired an appointment with him that he could not meet him on October 24th, "when I have to march in the Liberty Loan Parade as a member of the Main Committee." On October 28th he telegraphed to Secretary McAdoo expressing his congratulations and deep gratification "at the great result in the placing of the Second Liberty Loan under your capable leadership."

When the third loan was under consideration, he made a proposition to the Secretary of the Treasury in a telegram, after having been at Washington to discuss the subject:

February 6, 1918.

The Hon. William G. McAdoo.

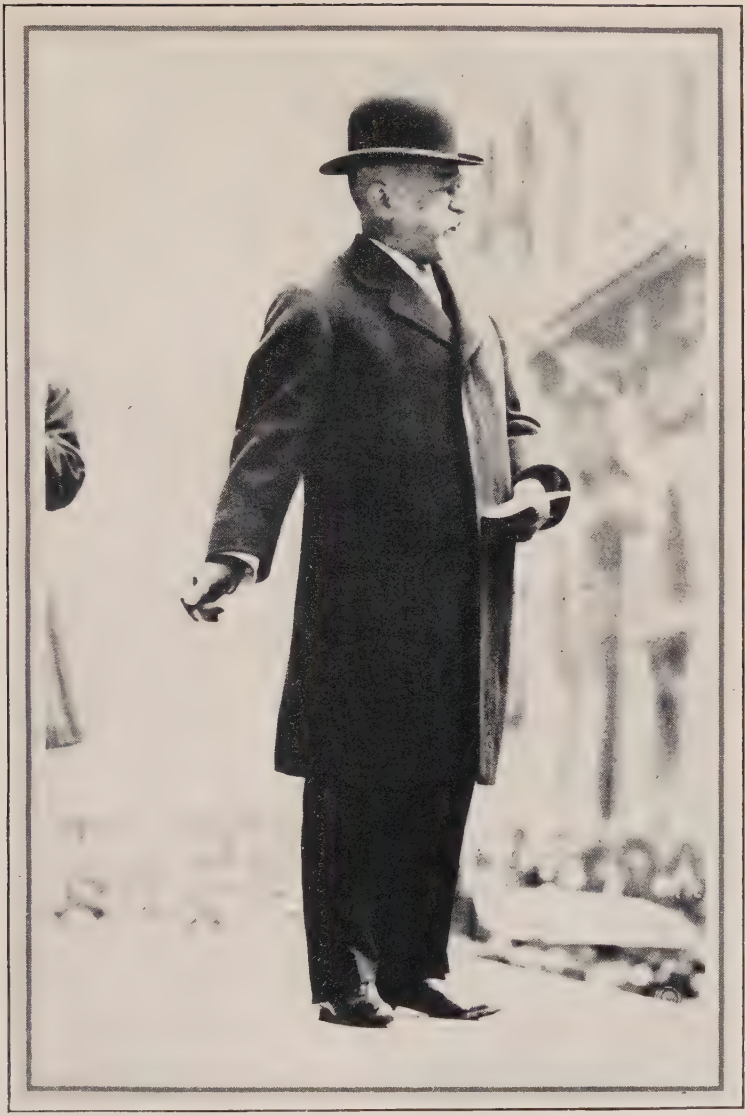
Further reflecting upon the different views that were presented to you at the conference yesterday, I feel the stronger that if at all practicable the issuance of long bonds at this time should be avoided and instead a type of five-year bonds or certificates be chosen. The Government will very likely require such huge sums yet for the obtainment of which it will have to sell longer bonds that in the present state of the Liberty Bond market, overfed as it is, it appears highly advisable that the Government

finance its needs in a manner which will give the country a little more time to absorb the floating supply. If this be done you will be no doubt enabled to again place next autumn a very considerable amount of long bonds with less danger of having then again to consider the question of a further advance in the interest rate over that which you will have to pay now. I believe five billions of five-year certificates can be more readily placed at present than even three billions of longer bonds. A somewhat shorter maturity than five years to avoid the necessity of giving the existing bonds the conversion right would even be perhaps preferable.

JACOB H. SCHIFF.

On April 11th, he spoke on behalf of the Loan from the steps of the Sub-Treasury building in New York. On May 14th, he wrote to McAdoo, supporting his views, an attitude which, as the latter states, was "almost wholly at variance with that of the leading bankers of the country at that time":

I agree with you in the main, and I have repeatedly and emphatically stated in various public addresses I made during the recent campaign that 4½ per cent. was not only a high enough rate for the Government to pay, but that in not advancing interest further you were serving the best interests of commerce and industry and, as a result, of the people of the United States, in thus protecting all enterprise against too great a cost of money, which inevitably must result from too high a rate of interest on the bonds of the Government. I also agree with you that so long as it does not go too far, the market quotation of the Government loans in the open market should and must not affect the ability of the Government to freely sell its war loans at par to the patriotic people of the United States.



Speaking for the Third Liberty Loan, from the steps of the Sub-Treasury Building in New York, April 11, 1918.

When the Victory Loan was contemplated, he discussed with the Assistant Secretary of the Treasury, R. C. Leffingwell, and later with Secretary Glass, the terms upon which this loan could be best issued without depressing the value of the previous loans. In June, 1919, a few weeks before the Treaty of Versailles was signed, but when its terms were well known, he accepted appointment from the Governor of the Federal Reserve Bank of New York as "a member of a committee to consider and make recommendations to the Treasury Department in respect of the programme for financing the government's needs from now on."

In response to an inquiry as to the duty of an individual during the war, with regard to his own affairs and to the contributions to various enterprises for which aid was solicited, he wrote, on November 28, 1917:

> I can only say that no one should for the present seek to add to his capital, but rather, after paying taxes and providing for the proper support of his family and himself, expend his entire income for altruistic purposes, nor should those who have plenty hesitate to use part of their capital for like purposes.

There is no reason to doubt that he carried this out rigidly himself. He frequently said that neither he nor his firm was willing to make any profits whatsoever out of the war.

In addition to the Liberty Loans, some of the noncombatant activities claimed his especial attention. Ever mindful of humanitarian needs, he naturally redoubled his old interest in the Red Cross, even before the United

States entered the war. His confidence in the organization is shown in a letter that he wrote to Eliot Wadsworth in December, 1916:

> It is my intention presently to make some contributions toward various kinds of relief work to benefit sufferers from the war in the various belligerent countries. However, with the countless American committees appealing for aid for all kinds of suffering—some of which are to my own knowledge doing overlapping work, and possibly also work that is not justified, and arising to some extent from motives of notoriety and social aspiration—I feel somewhat bewildered in determining how best to carry out my intentions.
>
> Because of this, I should like to have your advice as to whether it would be practicable that I contribute the total amount I wish to give at this time, to the Red Cross, and that the latter undertake to pro-rate it for relief work that is most pressing in the various belligerent countries, including the Central Power nations. If this could be arranged, it would relieve me, in making my intended contributions, from a responsibility I should only take upon myself with considerable hesitation.

He made a further suggestion, March 5, 1917, to Wadsworth about the use of the funds which he had contributed:

> It will be satisfactory to me if you act upon your suggestion to appropriate the money you have at your disposal for civilian relief amongst the Central Powers from the gift I have recently made to the American Red Cross, by turning this over in such proportions as may seem to you advisable, to the German, Austrian, and Bulgarian Red Cross, but not to the Turkish Red Crescent, and may I suggest that you stipulate that an account be rendered

to you by these agencies as to how the money turned over to them has been used. Do you not think that something of the fund might be used for Belgian relief, though I have variously contributed direct to the Belgian Relief Fund, even as late as two weeks ago? I shall be entirely satisfied to leave this to your good judgment.

On April 2, 1917, learning that seven motor ambulances were required, and that two had already been promised, he offered to provide the other five. When the first large collection for the Red Cross was undertaken in what was designated "Red Cross Week," June 18–25, 1917, he was active in writing to people, organizing teams, and in general stimulating the collection of the $100,000,000 fund.

As the war progressed—even before 1917—there arose an anti-foreign feeling, which, so far as it concerned persons who were born in Germany and Austria, became daily more pronounced. He felt this, and offered to resign as treasurer, his sole motive being to safeguard the interest of the American Red Cross, but so great was the confidence of his associates in his loyalty to his adopted country and in his desire to serve humanity, that his fellow Red Cross workers urged his continuance as treasurer, to which he consented.

Later, when the United States had actually entered the war, Secretary Lansing made an announcement that it was the wish of some of the Allies that American citizens formerly subjects of the Central Powers, and their descendants, should be excluded from Red Cross and other service in the Allied countries. To this unwise suggestion Schiff made a vigorous but dignified reply:

JACOB H. SCHIFF

Sea Bright, N. J.,
June 24, 1917.

DEAR MR. SECRETARY:

Fifty-two years ago, having immigrated from Germany, I became an American by my own free choice, and ever since, I believe I may say, my loyalty to America, both in thought and in action, has been as thorough and as intense as that of any native American. I may say that I have taken advantage of every opportunity that has offered itself to me to coöperate and to aid in constructive work for the betterment and strengthening of my country in fact and in ideals. In short, I have endeavored to be a good citizen in the fullest sense of the word as I understand it. I have brought up my children in the like spirit, and, now that the latter have children of their own, I am sure that my children's children are being raised under the like influences. Until now I have firmly believed that naught could happen through which, with the acquiescence of my Government, I might be placed in a different class from any other American. But, to my great chagrin and mortification, I find that in this I have been mistaken.

Need I state what I am alluding to? You, Mr. Secretary, within the last few days have announced through the American Red Cross that American citizens of German, Austro-Hungarian, Bulgarian, or Turkish birth, loyal as they may be to the United States, as well as native Americans, the children of fathers born in the countries just named, shall, in obedience to the wishes of some of our Allies, be excluded from service to the causes of humanity in the United Kingdom, France, and Allied countries.

Thus the American Government has not only acquiesced in these mortifying dictates of our own Allies; but it is almost like adding insult to injury to have it proclaimed broadcast that certain of its citizens, loyal as they may be to the United States, are to be placed in a class by them-

selves, with lesser privileges in the rendering of war services than any other Americans. May I be permitted, with the utmost respect both for your high office and for you personally, to give it as my opinion that proper consideration as to the effect of this action, on the part of the Department of State, can hardly have been given; or the action you have just taken through the Red Cross would, as I am convinced, have been withheld.

I believe I need hardly add that in speaking in the above individually, I have done this for illustrative purposes solely, in order to better elucidate the position in which thousands, nay, likely millions, of good Americans have been placed by the communication from your Department sent to the American Red Cross District Headquarters by the director-general of the Red Cross's Military Relief.

Very respectfully and faithfully yours,
JACOB H. SCHIFF.

In April, 1918, when the second great call for funds was undertaken, he wrote, in accepting the captaincy of a team:

> At first I was inclined, because I had decided at my advanced age not to take any new duties upon myself, to decline.

He addressed Henry P. Davison, chairman of the War Council of the American Red Cross, February 15, 1918, in behalf of an appropriation for the training of additional nurses:

> May I, on behalf of the directors of the Henry Street Settlement, send you the enclosed appeal to the American Red Cross for an appropriation for the training of additional nurses to help meet the pressing need abroad and at home. I hope very much indeed that you and your asso-

ciates of the War Council will see their way to grant this reasonable request.

I believe I am justified in saying that the nursing service of the Henry Street Settlement is admirably equipped for this work, in which the Settlement has already much experience. The greatly increased needs, however, cannot be met out of our ordinary income. To make an extraordinary appeal now to the public, as has been suggested by some of our directors would, in my judgment, not unlikely to some extent interfere with the appeal which the American Red Cross will no doubt need before very long to make again; and I have, therefore, advised that the Henry Street Settlement do not make any appeal at the present time, popular as I believe this would prove. Should you and the War Council wish any additional data or personal explanation, some of us will be very glad to appear before the Council, or any representative you may designate either in Washington or in this city.

The application was successful, and on April 19th he acknowledged to the general manager of the American Red Cross at Washington "the generous appropriation of $25,000."

His contributions throughout all this period, to the general work of the Red Cross, were very considerable. In January, 1918, he and Mrs. Schiff offered the large residence which adjoined their own at Rumson Road, for the purpose of accommodating a number of United States Army officers who were in need of a convalescent home; he said he thought it would accommodate from forty to fifty. They were willing to place this home at the disposal of either the Government or of the Red Cross, and it was finally decided by the Medical Corps

to accept the offer and use the property as a convalescent home for nurses.

He offered the house again for the summer of 1919 for those of "the many nurses now returning from Europe who might need the rest." Not only was the house at their disposal, but he placed the necessary funds in the Red Bank Trust Co. for its upkeep. He and Mrs. Schiff would frequently visit the nurses, take their guests there, and join in their social diversions.

With the entry of the United States into the war it became evident to many people—and indeed the thought was stimulated by the War Department—that the various religious bodies should aid in maintaining the morale of the army by the introduction of religious and welfare work in addition to such as would be provided by the chaplains of the Regular Army, who were very few in number. Schiff favored and ardently supported the organization of the Jewish Welfare Board, of which Colonel Harry Cutler, of Providence, became chairman, to do work similar to that which had been undertaken by the Young Men's Christian Association and the Knights of Columbus. He urged upon Senator Wadsworth and others the importance of legislation whereby rabbis might be appointed as chaplains in the army. On the other hand, he initially opposed separate buildings for the Jewish welfare work in the camps, deplored segregation of Jewish soldiers from their comrades, and suggested that wherever possible the buildings of the Y. M. C. A. should be used.

By reason of many other engagements, he took no

very active part in this work. However, he felt that he was being amply represented through his son, who devoted a great part of his time both to the Young Men's Christian Association and the Jewish Welfare Board activities, on this side, and in France.

Schiff favored the Jewish Welfare Board's joining with other similar organizations in a common appeal for funds. When it seemed that for the time being this could not be done, he made a separate contribution to the Y. M. C. A. In 1918, the President indicated that in the interest of the successful sale of Liberty Bonds not too many campaigns should be instituted. Schiff at once agreed to join in the general effort, known as the United War Work Campaign, which was inaugurated on the eve of the armistice and resulted in the collection of $200,000,000. This vast philanthropic enterprise was in charge of a Committee of Eleven, of which his son was a member.

In this campaign the elder Schiff was one of seven honorary vice chairmen serving under John D. Rockefeller, Jr. He took the captaincy of a team, and, in accordance with his custom in such matters, engaged in earnest personal solicitation for funds, after having himself subscribed a large sum. He foresaw in the effort something more than the immediate result, writing on October 24, 1918:

> This United War Work Campaign should have consequences which will reach far beyond the present times in its cementing of all sections of the American people, by eradicating a good part of the envy and prejudices which have so often shown themselves in various forms, unworthy of a great people.

In December he accepted appointment as a member of the committee to welcome the home-coming troops. In March, 1919, he placed at the disposal of the Fifth Avenue Association the windows on the ground floor of his residence, 965 Fifth Avenue, for wounded soldiers to view the procession of their comrades. Naturally, his firm took back all the employees who had joined the colors and returned.

Justice Irving Lehman recalls the dinner given in May by the Young Men's Hebrew Association of New York to celebrate the return of its members from war service:

> At that time I asked some of the young men what speakers they desired me to invite and they all agreed that they particularly desired the presence of Mr. Schiff and of Colonel Whittlesey of the Lost Battalion. I transmitted the invitation to both and both accepted and came to the dinner. I remember, I think, with absolute accuracy what Mr. Schiff said on that occasion. He told the boys: "When I received Judge Lehman's invitation, in which he asked the honor of my presence at this dinner, and said that he knew it would give pleasure to the young soldiers, of whom we are all proud, I laughed and said, 'Judge Lehman writes about the honor and pleasure I could give to these young men, but I feel that I never received an honor which I esteem more highly than the one of being wanted by them,' nor have I had any greater pleasure than being with you to-night. People have told me that I seem young in spirit. I know that I am young in spirit, and it is just such an opportunity as this to associate with young men which has kept my spirit young." After the dinner some of the boys said to me: "You know we felt that Mr. Schiff really meant what he said—he was really happy to-night. He seemed to feel that we belonged to him and he belonged

to us." I knew that Mr. Schiff was not entirely well at that time, and I asked him whether I could not take him home after the dinner, but he answered me that he felt so happy and excited that he wanted to walk home to quiet himself after his delightful experience.

CHAPTER XVI

FROM the day that the war began, Schiff at once realized the world-wide financial disturbance which it involved. On August 3, 1914, he received a private cable from London to the effect that English bankers had requested their Government to extend the bank holiday for three days, giving them time to arrange for a general moratorium. He at once communicated this news to the Comptroller of the Currency. On the same day he telegraphed to Secretary McAdoo at Washington:

> May I say to you, and perhaps you will repeat this to the President, that it is absolutely impossible to even approximate a forecast of the conditions which will prevail in the money markets both at home and internationally during a long period even after the close of the European war now begun.

On August 13, 1914, ten days after the outbreak of the war, a meeting of the Chamber of Commerce of New York was held to consider what coöperation might be expected between the government and business, in order to cope with the difficulties existing because of the war. At that meeting Schiff delivered a far-sighted address:

> When we were faced, ten days ago, with this dreadful situation which has been created through the conflict in Europe, the first question everybody put to himself, in this country, and more so in this great commercial and

financial centre, was, "How can I pay my debts?" and particularly, "How can I pay my foreign debts?" The banks, very properly, immediately adopted protective measures, such as have worked so well in former crises. They declined to pay out money in large amounts; and they substituted a credit system for cash payments, through the resort to the issuance of clearing house certificates for settlements amongst themselves. That was very well and good and justified, but it had the consequence of driving up the rates for foreign exchange to unheard-of prices, as high, I believe, as $6.50 or $6.75 being paid for cable transfers.

Much of this, no doubt, was due to excitement and fright of people who had money to pay in Europe and who had debts falling due there just during these terrible days. I do not think it was actually justified by any action that had been taken. But the fact is, it practically stopped the settlement of our foreign indebtedness. The banks, and especially the heads of some of our banks, and particularly the head of one bank—I do not want to mention names—have done superhuman work, have worked day and night to establish a system for the exchange of credits, and too much praise cannot be given to the energy and the wisdom and the prudence of these gentlemen—and I want to include the leading international and American bankers here—in trying to smooth out matters and in endeavoring to make hardships sit as lightly as possible.

But with all this the fact remains that to-day we are unable to provide for our debts in Europe because the banks have for the present, wisely probably, concluded not to let out anything that could be utilized for promoting the shipment of gold to Europe. Now the question comes up, in how far should it be permitted that such a condition continue? I do not want to speak of individual indebtedness, but some of us know, probably many of us know,

that very considerable amounts of corporate indebtedness and of municipal indebtedness will gradually have to be paid, or at least become due abroad; indebtedness which is payable to some extent in sterling, to some extent in francs, and to some slight extent in marks. The question is: should we permit that indebtedness for the present to remain unpaid? The moratoria that have been established by government authority in England and France only cover acceptances, I believe; in France also checks; but these moratoria do not cover coupons, corporate or municipal obligations that come due, and similar debts payable on stipulated dates. If those debts are not paid, the debtor is in default, and no sophistry can change this. It is said that we are not responsible for this condition of affairs, that we have not brought it on, and that those who have brought it on must suffer for it. I cannot and I do not believe that many honest men will agree with that view. If I create an indebtedness I cannot put a string to it and say I will only pay it in fair weather; I must pay it also in storm and stress.

But we can pay this indebtedness only if the banks, for certain purposes which should be carefully scrutinized by the banks, will let out gold. The banks answer us, "Yes, we are not unwilling to let out gold, but this gold is in our reserves, and if we let it out we will have either to reduce or deplete our reserves, which we must not do." That is correct too. But what have we emergency currency for? There exists now authorization to create many hundred millions of emergency currency, national bank notes, because all emergency currency stands on a par with every other national bank note outstanding. The trouble is, however, that national bank notes cannot go into the reserve of the banks; it is unlawful to put them into the reserve of the banks. But in the first instance, I believe, the trust companies and kindred institutions are permitted to

hold part of their reserves in national bank notes, and as I am informed, there is a very large amount of gold in the reserves of the trust companies, and a number of these trust companies have variously said that they do not need that gold, that all they want is legal reserve money, money that it is legal for them to hold in their reserve; and I am sure that part of the gold needed can come out of the trust companies before the banks need be approached.

But if that should not suffice, and if the question is put before the banks, "Shall this country or the corporations, or the City of New York default upon its obligations rather than draw down the reserves?" may we not go to Congress and ask, as a temporary measure, limited to a very short time, that the banks be permitted to count national bank notes in their reserves? I cannot see that there can be any doubt about the answer that should be given.

Gentlemen of the Chamber, we have no dearth of gold in this country. We have more gold in this country than, I believe, any other country in the world has; something like fifteen hundred million dollars, probably. We have a thousand million Treasury gold certificates outstanding for which the Treasury holds the gold, these certificates being to a large extent in the banks. We are not short of gold. I tell you what we are short of: we are short of money to pay our debts. What does an honest man do if he cannot pay his debts? He tries to borrow, he makes his note for this purpose. Well, that is just what we should do. As we cannot borrow money from Europe or anywhere now, we must borrow it from our own people, who will be willing to loan it to us by an emergency currency, the redemption of which the law protects.

See what England, in the midst of a terrific war, is doing to maintain her commercial and financial supremacy; see the practical emergency measures she has evolved already;

see how her own Government came to the rescue yesterday in order to reëstablish a discount market, by offering to guarantee all bills created before this war, so that the Bank of England can discount them, and so to relieve the joint-stock banks in order to enable these banks to take new discounts. In Germany, which is not as rich as England, and which is perhaps for the moment more crowded than any other nation engaged in this terrific conflict, no moratorium has even been established yet. They are going on and are paying their debts as if nothing had happened. And we stand back and say we are not, for the time being, going to enable those who owe money in Europe to pay for legitimate debts created before this war, debts the payment of which cannot be postponed through lawful means (I mean through existing moratoria). Do we mean to say to the Comptroller of the City of New York who sits here, "We will not furnish you the means to make good the credit of our city?" Do we dare do it? Do we dare to place this stigma upon generations yet unborn? Should we rather not go to the last resort to pay as we had contracted?

And, gentlemen, payment will not be so difficult. If you do not want to pay, the more urgently you will be asked to pay; if you are willing to pay, you will not be crowded for payment. Possibly, and not unlikely, Congress will deny us the legislation to enable the banks to let out gold. If that be so, well, we must bow to the inevitable, and then it will be Congress that has forced the banks into declaring a moratorium. But they must not of their own free will stop payment if there be a way out of this. The old proverb that honesty is the best policy still holds good.

As there was criticism of his views, he explained them on August 18th to Paul Warburg:

The position I felt constrained to take last week arose from the fact, which had become quite evident, that leading financiers did not hesitate to openly advocate the ignoring of meeting in sterling, for the time being, maturing obligations contracted to be paid in England. . . . One of our important London friends . . . who for many months had a credit balance of upward of a million dollars with Kuhn, Loeb & Co., desired to have sent to him last week a hundred thousand dollars in gold, which we were unable to obtain from the banks; and in general it has become practically impossible to pay any indebtedness due in London, except by paying rates for cable transfers which represented a gold premium of anywhere from 10 to 40 per cent.—this in face of the fact that banks, and even trust companies, are choked with gold, and the fact that it is not a question at all of gold, but of funds with which to pay our indebtedness, both abroad and at home.

The suspension of cash payments by the banks and the issuing of clearing house certificates instead was, therefore, a measure to protect not their gold, but their reduced stock of ready money. Had the banks not resorted to this illegal expedient, absolutely unwarrantable now in the face of the existing facilities for obtaining emergency currency, we might possibly, and probably, have lost for the time being a very considerable additional amount of gold. The reserves would have become still further depleted, but emergency currency would have automatically temporarily filled the void as a medium with which to settle domestic debts; and the gold premium of from 10 to 40 per cent., which had been suddenly forced upon us to pay maturing foreign indebtedness, would not have been established. Why then all this ado when I dared to call a spade a spade and had the courage to point out publicly whither we were rapidly drifting?

If it be conceded that we are bound to provide for for-

eign indebtedness, due and maturing, so far as this cannot be postponed under moratoria, or by other entirely legal processes—if it be a fact, as it is, that the banks have the necessary gold in their vaults, is it justifiable that they suspend payment, as they have done? Is it not right that they should resort to emergency currency, instead of clogging everything by settling through the medium of clearing house certificates? All I have proposed is that this lawful method be adopted, and I doubt whether, after what I have publicly said, anyone in a leading position will again have the effrontery to propose that maturing foreign indebtedness may, for the time being, be treated as a negligible quantity. It is not I who have lost my head, as has been stated, but the managers of our banks and others in control who attempted to close the lid and sit tight upon it; and if, as I believe, I have brought these people around with a sharp turn to a proper appreciation of what we owe ourselves and the situation, I am perfectly willing to be made a scapegoat, and to accept the criticism to which some of these "eminent financiers" have subjected me.

The situation of the city of New York was particularly acute, as some eighty millions of its maturing obligations were held abroad. Provision for these and for its pressing domestic needs was made by a syndicate under the leadership of J. P. Morgan & Co., and Kuhn, Loeb & Co., as described in a letter to Max Warburg, September 11th:

Here no less than on your side—and in many respects even more—everything has come to a standstill, and so long as the foreign exchange situation cannot be brought into some kind of order, international commerce can hardly be resumed. We here are doing all that is humanly possible—mostly in common with Morgans—to break the

deadlock. Our first problem has been to provide for the Revenue Bonds of New York City, which are coming due soon in Europe—£13,000,000 and about Fr. 60,000,000. For this purpose, and for the city's domestic needs, there must be raised some $100,000,000, of which about $80,000,000 must be supplied in gold or in foreign exchange. We have now completed an arrangement by which the banks will furnish the whole amount, and accept 6 per cent. one-, two-, and three-year Treasury Notes of the city.

That part which cannot be obtained in cable transfers will actually have to be paid in gold, which will presumably have to go to Ottawa, for the Bank of England. The transaction is not designed for profit, and Morgans and we have refused in advance to accept any compensation. Furthermore, there is in process of formation, under the ægis of the Federal Reserve Board, a gold pool of the banks of the whole country, which is to have at its disposal from the reserves of the banks $150,000,000 for remittances to Europe. We believe that through these two operations the existing foreign exchange difficulties can be bridged over until the exports of produce—and, to a certain extent, of cotton—are in full swing.

What seemed to concern his mind most was that the credit of the city of New York and of the whole of the United States should not be impaired.

While these discussions were going on, the stock exchanges of the United States, as those of the rest of the world, were closed. Toward the middle of October he was asked by Secretary McAdoo for his opinion regarding the reopening of the New York Stock Exchange. He replied that he thought dealings on the Stock Exchange should not be resumed until the banks had returned to cash payments; but a few days after that, on

October 20th, he telegraphed that he thought the views he had expressed were wrong, because, if the stock exchanges continued closed much longer, there would be such a mass of securities thrown on the market that the banks might have to suspend cash payments for a second time, which would be most unfortunate.

On December 15th, he wrote:

> Our Stock Exchange has now been reopened as a free market, and the banks have resumed payments—all of which has been accomplished practically without any difficulties.

His firm took part in the Cotton Loan Fund, raised in the autumn of 1914 for the relief of American growers who were unable at the time to dispose of their crop. Even while assenting, he could not refrain from expressing his objections to a policy which represented a departure from the principle of keeping his firm's resources liquid, and he wrote to John Skelton Williams, Comptroller of the Currency, November 20th:

> My partners and I very much appreciate the thoughtfulness of your letter of yesterday, in commendation of the subscription we made to the Cotton Loan Fund. While we are pleased to have done something which has your and your associate's acclaim . . . the only reason we made the subscription was because we were told by Mr. Warburg that the Secretary of the Treasury, you, and his other associates on the Federal Reserve Board were very desirous that we should do this, for we do not deem it entirely correct business methods for private bankers to lock up their capital in interminable transactions, and I believe you, who have been a private banker yourself, will readily agree with us in the soundness of this view.

The general question of farm credits had long engaged his attention. When there was a bill in Congress, intended to promote agricultural banking, and the matter was under discussion before the Chamber of Commerce, on May 4, 1916, Schiff supported a resolution favoring its passage:

> This bill provides for authority to the Secretary of the Treasury to subscribe a certain amount, I believe $6,000,000, to the capital of the proposed Agricultural Credit Bank. As in the case of the Federal Reserve Bank, the capital stock is, I believe, to be offered to the subsidiary banks which are to be embraced in the proposed system, and as far as these banks do not subscribe to this capital, the Secretary of the Treasury is authorized to do so. The bill also proposes to give authority to the Secretary of the Treasury to deposit annually $6,000,000 with these banks, which they may use for rural credit. Now we all know that such a provision to deposit Government funds in banks at the rate of $6,000,000 a year, which might run up to sixty millions in ten years, is unsound; that it will be dangerous to deposit Government funds in banks that are going to invest it in agricultural mortgages with the possibility that these banks cannot get their money when the Government calls for its deposits, and we might be placed in a similar predicament to that which arose in the time of Andrew Jackson, when he recalled the Federal deposits from the Bank of the United States, which could not repay because these deposits had been invested in the commerce of the country, and the consequence was the terrible panic of 1837.
>
> The first part of the proposition in the Hollis Bill provides that the farmers should be treated to a certain extent as the merchants and manufacturers have been treated in the Federal Reserve Act; that the so-called Farmers' Land

Bank should have Government capital if the subsidiary banks did not provide it. There is something to be said in favor of this, and in particular we do not want it said that we now oppose what we favored when the Federal Reserve Act was under consideration by this Chamber. We do not want to have it said that the East and particularly New York favored for the manufacturers and merchants of the United States that which they oppose now for the farmers.

This is not only a very great but a very vast country. Conditions are different in every section of it. It is true that the sound and solvent farmer does not need government aid, but he needs certain government encouragement, which the Farmers' Land Bank is to give him. We know that debentures based on farm mortgages cannot be so readily sold as bonds of industrial concerns or bonds of railroads; and I should like to see the East, and especially New York, hold out some encouragement to that great West, the agrarian interests of which are the backbone of the entire country.

The question of urban real estate finance, particularly as it affected New York, after America entered the war, naturally commanded his interest as well. Thus he wrote, August 5, 1918, to Eugene Meyer, Jr., director of the War Finance Corporation:

In a discussion I recently had with Mr. Clarence H. Kelsey, president of the Bond and Mortgage Guarantee Company of New York, he told me of the conferences he likewise recently has had with the members of the War Finance Corporation, and he impressed me with the anxiety he felt lest certain protection was not given to the mortgage situation, particularly in New York City, by the War Finance Corporation. . . .

It is not unlikely that 75 per cent. of all real estate in

New York is mortgaged to savings banks, life insurance companies, trust companies, trustees of estates, and individuals. I am speaking of New York because I know the situation there, but it is likely no different in most of the cities throughout the country. During the last several decades a number of companies have been organized in New York engaged in the guaranteeing of mortgages, and I should think that in greater New York alone there must be outstanding something like five hundred millions of such guaranteed mortgages, which generally have from one to five years to run, and of which a certain proportion becomes due each year. In ordinary times, there never has been any difficulty in renewing or replacing these mortgages as they have become due, but since our entrance into the war and the commandeering by our Government, in a moral sense, of the capital and the savings of the people of this country, so-called mortgage money has entirely disappeared.

Where mortgage loans are called upon maturity, partly because of the desire of mortgagees to lend their money to the Government and partly also out of anxiety, there can remain no other recourse to the mortgage companies, in order to protect themselves, than to proceed to the foreclosure of the hypothecated properties. If this be permitted to become general, it must have consequences which can hardly now be foretold in full, but it is evident that if the owners of real estate shall thus be made to lose their possessions and to become impoverished, naught but panic and depression can result, not only in real estate, but also in trade, industry, and business in general. That under such conditions the ability of the people to absorb the Liberty Loans will be greatly diminished goes almost without saying.

The key to prevent the coming about of such a condition of affairs lies no doubt in the protection of the mort-

gage guarantee companies, a protection which can only be given by the War Finance Corporation. If this be taken in hand properly and promptly, the amount of the guaranteed mortgages which it will not be found possible to renew in the hands of their holders will probably be comparatively not very large, but if maturing guaranteed mortgages are permitted to remain uncared for in sums the guarantee companies cannot handle themselves, it will not be long before panic sets in and all guaranteed mortgages, as they mature, will be called.

It appears to me that to avoid such conditions is one of the principal reasons for which the War Finance Corporation has been called into existence. May I not hope that you and your colleagues can see your way to give the fullest possible consideration to a situation, the gravity of which, as I see it, has led me to take the liberty of submitting my views to you.

During the earlier years of the war, he continued to describe the condition of business in America in numerous letters to friends abroad, two of which will suffice to illustrate his views as the conflict progressed. On January 11, 1915, he wrote to James Stillman, in Paris:

Here we have gradually gotten, financially at least, into very good shape, except that money is probably all too plentiful; but with foreign exchange declining, there is no great danger in this, and the plethora may not unlikely lead to a stimulation of commerce and industry and a revival of confidence in general.

And to Takahashi, on November 18th:

Business conditions here and all over the United States have improved greatly, and I believe I am justified in the statement that the country is for the time being in a most

prosperous condition. The enormous purchases which England and her Allies have been making here, and are continuing to make, have resulted in large gold transfers to this country and in enormous returns of American securities held abroad, for which the country has paid out of its profits. In addition, as you are no doubt aware, the country has been able to extend large credits and loans to the Allied European governments, all of which is naturally resulting in stimulating great industrial and commercial activity. In consequence, prices for securities, especially those of industrial concerns engaged directly or indirectly in furnishing war materials, have advanced to unheard-of prices, but railroads are also doing much better than for some years past, and other securities have likewise advanced to much higher prices.

To the president of the National Bank of Commerce in New York, James S. Alexander, he expressed his views from Bar Harbor, August 4, 1919, with regard to post-war financing in America and Europe:

It is very evident that if we are to be of real help in the reëstablishment of broken-down Europe, we must get together in this country, both as regards the furnishing of the raw material and manufactured articles Europe needs from us, as well as the providing of the means and credits which shall enable it to obtain both the raw material and the manufactured articles that European countries must have to get on their feet again. The way this is being done now, small loans and limited credits being obtained by the one country or the other sporadically, will help little, and unless we all get together (somewhat upon Mr. H. P. Davison's plan) and coördinate requirements both in materials, etc., and credits, *in a large way*, with a view of properly controlling European requirements as well as the resources of our own country, we shall before long get to

a point where, for obvious reasons, we shall become impotent, and be no longer in a position to adapt our great resources to the needs of Europe.

On the other hand, if we promptly go about pooling both our industrial and raw material resources, as well as the credit possibilities of our country, and properly apportion these amongst foreign requirements, we shall be able to be of real service, and at the same time conserve our own position. I earnestly hope this will be done.

I discussed the entire situation with my son, who was up here for a few days and returned to New York yesterday, and perhaps an opportunity may offer in which you and he can coöperate to bring about united action.

As for the business operations of Kuhn, Loeb & Co. during the war period, the most interesting question before 1917 was doubtless that which arose in connection with the problem of financing for the belligerent governments. Schiff maintained relations with individuals in Germany until the entrance of the United States into the war, but from the very outbreak of the war in 1914, his firm did no financing directly or indirectly for the German Government or its allies.

On the other hand, they placed considerable loans in 1916 for the French cities of Paris, Bordeaux, Lyons, and Marseilles, which were issued primarily for humanitarian purposes. Naturally, his German friends inquired whether his firm would do for Frankfort or Hamburg what they had done for Paris or Bordeaux, and he replied that they would, if satisfactory assurances could be obtained that the proceeds would not be used for war purposes. But just then there broke out a new submarine controversy between the United States and

Germany, which determined him not to consider even such loans to German cities.

He was sympathetically disposed towards the Anglo-French Loan, but he could not bring himself to aid Russia, one of the Allies, while it remained under the form of government it had at that time. His own formal statement on the subject was issued on October 1, 1915:

> With differing sympathies on the part of individual members of our firm, we decided at the outbreak of the war to refrain from financing public loans for any of the governments of the belligerent nations. Concerning the present Anglo-French Dollar Loan, we have felt that as American bankers we should assist in what we believe will result in promoting the interest of the country's commerce and industries, but it not having been found practicable to give any actual assurances that the Government of Russia—against whose inhumanity the members of our firm have ever raised their voices—is not to derive benefit from the funds that are to be raised through the Anglo-French Loan, I have felt constrained to advise my firm to refrain from becoming participants in the loan.

This dramatic statement was made under the following circumstances. When the Anglo-French Commission came to New York late in the summer of 1915, to negotiate the conclusion of the first of the great loans in America, its members were advised by the leaders of the banking group to which they addressed themselves that it would not be possible to raise a loan of more than $250,000,000, and that, moreover, the loan would have to be secured by marketable collateral.

The Commission was greatly surprised and disappointed. Lord Reading, the leading member, took occasion to ask various opinions on the subject, and among

others that of Otto Kahn and Mortimer Schiff. They told him that they were convinced that a loan of $500,000,000 could be raised, and that no collateral need be given, and advised him to insist on both these things and to take the attitude that he would rather go home empty-handed than to yield on either point. He thereupon asked whether Kuhn, Loeb & Co. would be prepared to back that opinion by joining in the business.

They replied that, as far as they personally were concerned, he knew that they individually were favorably disposed, but that they were unable to commit the firm of Kuhn, Loeb & Co., as they had to submit the matter to their colleagues, particularly the senior of the firm, Jacob Schiff. They added that he was aware that Mr. Schiff's position had been to stand aloof, mainly because he could not get himself to do anything which would give aid and comfort to Russia, the nation which for many years had discriminated against, oppressed, and persecuted the Jews. Lord Reading answered that he was well aware of Mr. Schiff's position, and while greatly regretting it and disagreeing with his reasoning, he could not but honor him for his motives.

They reported this conversation to Schiff and their other associates. Schiff was greatly distressed at being confronted with the proposition. On the one hand, he realized fully the vast advantage it would be to Kuhn, Loeb & Co. to join in the leadership of this and subsequent Anglo-French business. On the other hand, he could not bring himself—he who year after year had rejected overtures to do business with the Russian Government—to share in a transaction the financial results of which would inevitably be utilized in part for the

benefit of Russia, allied as she was with England and France, and would thus aid, and in a sense help to perpetuate, the existing Russian régime. He ended by saying: "Let us all consider the matter for twenty-four hours and reach a conclusion at a partners' conference tomorrow."

They met the next day. He was very grave and evidently much disturbed. He opened the discussion with words to the following effect: "I have thought about this situation all night. Before asking your opinions, I want to tell you that my mind is made up, unalterably. I realize fully what is at stake for the firm of Kuhn, Loeb & Co. in the decision we are going to make. But come what may, I cannot run counter to my conscience, I cannot sacrifice my profoundest convictions for the sake of whatever business advantage, I cannot stultify myself by aiding those who, in bitter enmity, have tortured my people and will continue to do so, whatever fine professions they may make in their hour of need. I ought not to be asked to do so. It is not fair to put me in this dilemma. I will tell you what is the limit to which I can honorably consent. I am willing that Kuhn, Loeb & Co. should join in the loan and the leadership of the transaction, provided that we are assured in writing by the commission, on behalf of the British and French Governments, that not one cent of the proceeds of the loan will be given to Russia. I know your objections and counter-arguments and criticisms. They do not and cannot affect my conclusion. This is a matter between me and my conscience, and no one but I myself can solve it for me. You are younger men. Some of you do not feel as I do on what I consider the morally

controlling element of the question. I cannot have many more years to live. The future of the firm is yours. Realizing my duty by the firm and by you, I have gone to the limit of what I can sanction."

Feeling as they all did toward Schiff, there was, of course, no room for discussion. Most eager through some of them were to join in the leadership of this vastly important affair, and realizing as they did that there was hardly a possibility of Schiff's condition being complied with, they acquiesced in his conclusion. Mortimer Schiff and Otto Kahn went to see Lord Reading to tell him so. As they had anticipated, though his attitude was very sympathetic and he did full justice to the motives actuating Schiff, he said that no government could accept such conditions of discrimination against one of its allies in the war, and, even if it did, it could not in fact fulfill them.

The episode is characteristic of Schiff's strength of conviction and his adherence to his principles, regardless of all other considerations. He knew full well not only that his firm would suffer in business, but that his motives would be misunderstood and, furthermore, that this misunderstanding would affect the younger members of his firm, who were more exposed to public and private criticism than was a man of his years. He realized the distress which it caused them, as it did him; yet he could not yield.

That this was his reason for refusing to support Anglo-French financing before America's entry into the war is evidenced by the following interchange of telegrams with his son after the establishment of the Kerensky Government in Russia:

New York, March 21, 1917.

JACOB H. SCHIFF,
HOTEL GREENBRIER,
WHITE SULPHUR SPRINGS, W. VA.

We saw Bloch and Casenave yesterday afternoon who naturally much gratified at our attitude. We have also explained our position to Morgans. Might it not be well for us to cable Cassel and Revelstoke about as follows: On account of changed situation in Russia and developments here there is no longer any reason for us to abstain from Allied Government financing. We are not seeking business but we have thought we should advise you of our changed attitude, leaving it to you to convey this information to other quarters if you deem well. We would emphasize that we are not seeking to interfere in any way with Morgans established relationship which has been of such great service to Allies, and we are only advising you so that our position may be understood. Congress has been convened in special session on April second.

MORTIMER L. SCHIFF.

White Sulphur Springs, W. Va.,
March 22, 1917.

MORTIMER L. SCHIFF,
NEW YORK.

We should be somewhat careful not to appear as overzealous but you might cable Cassel because of recent action of Germany and developments in Russia we shall no longer abstain from Allied Governments financing when opportunity offers. We are not seeking business and would in no event interfere with Morgans but simply wish our changed attitude to be understood. We need not go further for as we do not impose privacy Cassel is sure to communicate this in proper quarters.

JACOB H. SCHIFF.

After the Provisional Government had been established in Russia, he wrote, on April 23, 1917, in response to a cablegram from Boris Kamenka, president of the Banque de Commerce de l'Azoff-Don:

> May I say to you that nothing would give me greater satisfaction than to be of advantage to new Russia in all or any opportunities that may present themselves. If I understand your cablegram aright, you desire me at this time to be of use in procuring American financial aid for your Provisional Government. The only way this can be obtained at the present time is through the United States Government, which has just received authorization from Congress to make advances to the Allies, and we are all making, through the press and otherwise, representations to our Government that Russia be considered first in this. I am informed that communications have already passed between our own Government and your Provisional Government as to the best manner in which material and other aid can be effected. Congress has placed very great sums at the disposal of the President and the Secretary of the Treasury for these purposes, and I can only hope that what seems to be so urgently needed by your country will be forthcoming on our part without much delay.
>
> Meantime, in order to practically demonstrate my own warm interest, I have decided to make a subscription to the "Liberty Loan" just issued by the new Russian Government, and I am cabling you to subscribe for me Rbls. 1,000,000 par value to this loan, which I understand is being issued at the price of 85 per cent. I am asking you whether you wish me to make payment by cable remittance or whether I can pay here for account of your Government, as the latter has no doubt considerable payments to make here.
>
> It is a pity that the 5½ per cent. and 6½ per cent. short bonds which the late Russian Government has caused to

> be issued here some months ago, and which were at no time in favor, are now selling on a 9½ per cent. basis, or possibly some amounts of the Liberty Loan might be placed here, but it is not to be expected that subscribers to a 5 per cent. loan can be found here except among those who would subscribe, as I do, for sentimental reasons.

He continued to take an interest in obtaining funds for the new Government, as long as the moderates remained in power, consulting the Secretary of State, however, to find out whether this would be agreeable to the American Government. He had no relations with Russia, however, after the Bolsheviks secured control, being utterly out of sympathy with their methods and principles.

He hailed the overthrow of czarism and the establishment of what seemed likely to prove a republican or constitutional government in Russia in 1917. He sent a cablegram, March 19th, to Paul Milyukov:

> A persistent foe of the tyrannical autocracy, the merciless persecutors of my co-religionists, may I congratulate through you the Russian people upon what they have now so wonderfully achieved and wish you and your colleagues in the new Government every success in the great task you have so patriotically taken upon yourselves. God bless you.

On April 5, the day before America's declaration of war, Schiff had been informed through Baron Günzburg of the actual signing of the decree removing all disabilities of the Jews in Russia. He wrote to Zangwill shortly afterward:

> The Romanoff Dynasty has been ended, practically overnight, by a bloodless revolution, which by a stroke of the

pen has also brought forth the emancipation of Russian Jewry.

To Lillian Wald, in a letter of April 25, 1917, he likened the result to the deliverance of Israel from Egyptian bondage. On April 26, writing to D. G. Lyon, he continued to voice his rejoicings, but expressed anxiety nevertheless:

> I can well understand how gratified you must have felt at what has happened in Russia. It is like a miracle, and I never expected that during my own life so complete and bloodless a revolution could occur in the dominion of the Romanoffs, nor that this . . . dynasty could be so suddenly and so completely ended. I am a bit anxious that all may not go as smoothly as we hope, and that there may be some upheaval yet in Russia, but the old order of things will never return, no matter what may happen.

At the beginning of the Soviet Revolution, he, like many others, thought that the new movement would be of short duration. He wrote to Boris Kamenka, on December 27, 1917:

> We hope that when the present fury has spent itself, Russia will emerge stronger and healthier than before—a country of liberty and democracy.

While strongly antagonistic to the Soviet Government, he was profoundly disturbed at the danger to the Jews in Russia from the movement of Admiral Kolchak and later of Denikin. To A. J. Sack, of the Russian Information Bureau, in New York, he wrote on July 7, 1919:

> Reliable reports we get from Siberia state that conditions in the territory under the sway of the Omsk Government are most unsatisfactory—to use a mild expression—

as far as the Jews are concerned. I have myself seen photographic reproductions of circular letters issued by a committee, which signs itself in the name of the Czar and the Restoration of Autocracy, inciting the populace to atrocities against the Jewish population, against whom, it is stated, all kinds of cruelties—even murder—are practiced, without the least interference, in fact with the connivance of the authorities. As you represent the Omsk Government faction, and strong propaganda is being made by the bureau under your charge for Admiral Kolchak's cause, I deem it my duty to write you in respect to the information that has been imparted to me and which is beginning to arouse American Jewry. Trusting that you can see your way to do something effectual in transmitting a word of warning to your friends in Siberia, whom you represent, against measures which are sure to alienate the sympathy of the American people, I am, etc.

Again on December 4th:

I thank you for sending me the latest issue of *Struggling Russia,* in which I shall read with particular interest the article to which you call my attention: "Who is Responsible for the Jewish Pogroms in Southern Russia." While writing you, it is but proper that I say that incontrovertible documentary evidence has come to us from a most reliable outsider, who has just returned from a long stay in Siberia, extending considerably west of Omsk, and has always been in close touch with the Kolchak Army, showing that the most brutal and cruel atrocities and wholesale murders have been practiced against the Jewish people all along the territory under the sway of the Kolchak régime and that these horrid deeds have been directly called forth through army orders. The whole tale is almost unbelievable, but there can be no doubt that it is true. I may add that the man who has brought this report, and to whom I have

talked personally, is a strong antagonist of the Bolshevist régime, and I am convinced has no desire whatsoever to make propaganda against the Kolchak Government, his sole desire having been to report, for humanity's sake, the facts as they exist, in the hope that something can be done to counteract them.

He was naturally, from the beginning of the war, besought by his German friends to place loans in America for them. Writing to Max Warburg, on November 13, 1914, he said:

As for your desire to place German Treasury Notes here, I am afraid that it can in no event be done until the war is over.

Prior to the war, there had been an issue of $25,000,000 of Austrian Treasury Notes, by Kuhn, Loeb & Co. and the National City Bank. Of these $12,500,000 had matured and been paid on July 1, 1914, while the remainder fell due on January 1, 1915. Schiff feared lest Austria might find it impossible, because of the difficulty of remittance, to meet this maturity, and was much gratified when she was able to do so. He wrote to Max Warburg, who had gone from Hamburg to Vienna to help make the arrangements:

I must say frankly that we here feel fortunate, not only because we had large holdings ourselves, but even more because the Notes had been placed through us.

While his firm had decided not to take part in public loans for the belligerent governments, the individual members thereof were, it was understood, free to act as they thought best. One gets a view of his perplexities

from a letter to Franz Philippson of Brussels, January 11, 1916:

> I beg to say that my firm as such has since the outbreak of the war refrained from taking part in public loans for any of the belligerent countries, for reasons which would perhaps lead too far to explain here. . . . On the other hand, out of personal friendship for you, I should be glad to take Fr. 1,000,000 of these 5 per cent. Treasury Notes for myself, on condition, however, that I can return these notes to your firm at par within three months after peace is concluded. Should this condition not be acceptable to you, I shall take Fr. 250,000 of the Treasury Notes unconditionally, and I would ask you to be good enough to inform me by cable whether you care to accept one or the other of these proposals.

The changed situation of the American and European money markets during and after the war resulted in placing both international and even internal business upon a different footing, and in many cases brought about a much more intimate relation between the banking community and the Government, particularly the Department of State, than had prevailed theretofore. A notable instance was the connection of Schiff and his firm with Chinese affairs.

On June 18, 1915, he wrote to Takahashi that he thought the closer relations which had arisen between Japan and China would be useful for both countries:

> China needs the administrative talent and efficiency which Japan can so well instill into Chinese Government and into the development of her great natural resources.

Upon the resignation of William Jennings Bryan, Robert Lansing became Secretary of State, in June, 1915. Lansing was the son-in-law of John W. Foster,

and had inherited the latter's special interest in Chinese affairs, which afterward proved of great importance, in connection with the Versailles Treaty. But the relations between China and Japan were being actively considered in America even prior to America's entry into the war, and on October 10, 1916, Schiff wrote to Frank Polk, Counselor to the Department of State:

> May I be permitted to write you for the purpose of giving expression to personal views which may possibly be of interest to the Secretary of State and to you, even if these views may not be considered by the Secretary and you to have any particular value. The relations of the United States with China and also with Japan have, for a very long time, occupied my mind to a considerable extent, and as you may perhaps remember my having said to you personally at Bar Harbor, my conviction is that it is better for China if Japan be permitted to play the rôle of big brother to her than if this be opposed, as has been the case, particularly in our own country. Japan, because of her nearness to China, of her own experience gained since the days of Perry, of the ability and efficiency of her people and government, and for other reasons, understands better than perhaps China herself, and certainly better than any other nation, the needs of China and the manner in which it will be possible to organize China into a modern state, and should be rather encouraged than discouraged in this task which Japan has set for herself, and in which she has already gone a good ways forward, even if she is doing this, no doubt to a great extent, from selfish motives. . . . The proper remedy appears to me to be that we get alongside Japan in the reorganization of China; that to some extent we join hands with Japan in the labor of modernization which has to be done in China, and for which China needs outside help and coöperation.

> What will be needed more than anything else by China is money, and in amounts which Japan cannot possibly furnish, and I believe, because of this, she will welcome our coöperation. . . . I verily believe that, with our own and the Japanese Government working hand in hand in China, the money needed from time to time by China, huge as these sums in the end may be, could to a great extent be found in our money markets. We would thus not only render a considerable service to China and to the world in general, but our own country would gain tremendous advantages, aside from the most important fact that the, to say the least, unpleasant and irritating Japanese question would thus be made possible of entire removal.

Shortly before the entry of the United States into the war, Lansing evidently discussed with Schiff and Henry P. Davison, of J. P. Morgan & Co. a proposal that American bankers should go into China alone. Schiff wrote to Lansing on this subject, March 12, 1917:

> The proposition does not attract me primarily from a business point of view, but I feel that here is an opportunity not alone to safeguard American interests in China, but moreover, to do it in a manner which will likely make a deep and favorable impression upon the people of Japan.

In June, 1918, Lansing invited members of the firm of Kuhn, Loeb & Co., among others, to meet in Washington, and again discuss the arrangement of loans to China. This invitation Schiff accepted, June 24th, naming his son, "who has heretofore been in charge of the firm's Chinese Loan negotiations," to represent them at the conference. Thus the Department of State reversed the attitude taken by Bryan in 1913. The American

bankers made it a condition that they be permitted to secure the coöperation of foreign bankers and in this way reëstablish the International Consortium. Discussions of the subject continued, and in January, 1920, Schiff wrote to Takahashi:

> Mr. Thomas W. Lamont, of Messrs. J. P. Morgan & Co. is likely shortly to visit Japan and China with the view of bringing nearer the solution of the Consortium arrangements which have been hanging fire for some time. As is no doubt known to you, J. P. Morgan & Co. are at the head of the International Group (of which we are likewise members) which is to deal with China, when the proper time comes to finance its needs.

In addition to Allied financing, there was of course much other financing to be done between July, 1914, and April, 1917, in which Schiff took a leading part. The reorganization of the Missouri Pacific and its affiliated properties during the early years of the war has already been mentioned,

During 1915, there were several very large transactions with the Pennsylvania Railroad. Early in the year there was an issue of the balance of Consolidated Mortgage 4½ per cent. Bonds which had been authorized in 1873. On February 18th, Kuhn, Loeb & Co. paid for the bonds with a single check, the largest which had been drawn in America up to that time, slightly over $49,000,000. In June there was an issue of General Mortgage 4½ per cent. Bonds, with a new check for $65,000,000 covering the latter transaction. And in August there was the conversion of the Pennsylvania Railroad

3¾ per cent. French Franc Loan Certificates into Dollar Bonds, in order to make feasible their transfer from French to American investment holdings, which resulted in Kuhn, Loeb & Co.'s placing in America some $37,500,000 of such Dollar Bonds. In April, 1917, there was a further issue of Pennsylvania Railroad General Mortgage Bonds—another $60,000,000.

In November, 1914, Kuhn, Loeb & Co., in conjunction with the National City Bank, placed $5,000,000 of Swedish Government Two-Year Treasury Notes, and in February, 1915, there was a bond issue for the Illinois Central Railroad. This was followed, in November, 1915, by the issue, in conjunction with Speyer & Co., of $60,000,000 of Baltimore & Ohio 5 per cent. Refunding Bonds, which were promptly over-subscribed. In March, 1916, the reorganization of the Cincinnati, Hamilton & Dayton Railway was undertaken. This was carried out in the spring of 1917.

The entry of the United States into the war, and the necessity for the movement of millions of men and enormous quantities of supplies, made it obvious that all private rights and interests in the railroads had to give way to the public demand. For the time being, the country virtually commandeered the entire railroad system. A Railroads War Board was constituted at Washington, of which the officials of some of the great transportation systems were members, and later, Secretary McAdoo was appointed Director General of the Railroad Administration.

Some of the problems which arose Schiff discussed in a letter to Samuel Rea, December 4, 1917:

Your letter written Sunday at Bryn Mawr came to me yesterday afternoon and I have read it with very much interest. You must have a great burden upon you in consequence of your active membership in the Railroads War Board, but you and your associates are performing a great patriotic service to the country, and I believe ultimately the railroads will gain much by the improved public opinion produced through the action of the Railroads War Board.

Mr. Trumbull has recently sent me copy of a plan of his for regional consolidation, etc., of railroad companies, somewhat on the French plan. You have no doubt seen this already, and I am rather favorable to a proposition such as Trumbull outlines. What do you think of it? One thing is evident: something must be done by the Government, and done very soon, if the railroads, and perhaps also some of the large industrial corporations, are to remain solvent. A considerable amount of obligations of perfectly solvent and otherwise prosperous corporations will become due during the coming year, and, as it looks now, cannot be taken care of except with government aid.

We are loaning billions to the Allies; why should not the Government, through a competent commission of inquiry into the status of corporations which need aid, grant such loans in order to prevent their bankruptcy? If Congress be unwilling to intervene in the way suggested, a moratorium for maturing railroad and corporate obligations will have to be declared, which would be very unfortunate.

On February 26, 1918, he wrote to Robert Fleming:

There is absolutely nothing doing here in financial circles that is of interest to report. Aside from Government financing, to which everybody is putting his shoulder, there is only such financing . . . as is absolutely needed to

maintain the status quo. It is expected that the Administration Railroad Bill will finally be passed by Congress during this week, and then the Government will have to decide whether it will do the required railroad financing itself, or whether it will look to the companies to do the best they can to secure the not small amount they need for improvements and equipment as well as for maturing obligations. To a great extent this will no doubt have to be looked after by the Government.

He considered the subject fully with Robert S. Lovett, who was a member of the Government Railway Administration:

July 5, 1918.

Dear Judge Lovett:

Since I had the pleasure of seeing you last Monday, the discussion of the proposed contract between the Director General and the railway companies has much occupied my thoughts. Perhaps I have misunderstood, to some extent, your own views, and may I, therefore, state again the way the present situation presents itself to me. As I understand it, the railroads have been taken over, under the President's proclamation, upon an assurance that they would receive a guarantee of income equal to the average net income of each company during the three years, June 30, 1915, 1916 to June 30, 1917. Now, however, the question has come up as to how the money shall be provided that need be raised for improvements, additions, equipment, and other expenditures ordered by the Government, to a great extent because of the exigencies of the present situation.

The United States Railway Administration desires that the right shall be reserved to the Government to retain, from the guaranteed income, a sufficient amount to provide

new moneys expended under its orders. If this be carried into effect, a considerable number of companies may be forced to either reduce or suspend payment of dividends, even in cases where the Government reaps a surplus over guaranteed income.

In cases—and there are a considerable number of these, I believe—where the guarantee only suffices to provide for fixed charges, the possible withholding of the payment of the guaranteed income in order to provide new money would compel default on existing Mortgage Bonds and obligations, and thus lead, in not a few cases, to bankruptcy, if the Government requires expenditures to be made for which it is not willing to advance money because such companies have no definite security to furnish for the raising of new capital. It can easily be seen that if the course just outlined were taken, a situation would be created which would necessarily undermine all confidence —in itself not very great at present—and would likely drive both bond- and shareholders into an endeavor to save what they can, from which a general breakdown in the value of all securities would naturally result. What effect this would have on the further financing of the war, through the sale of Liberty Loan Bonds, can better be imagined than described. As it appears to me, it is of no little importance that both bond- and shareholders, in the final stipulations of the proposed contract, get assurance that, in any event, interest and dividend payments, as now established, shall not be interfered with, insofar as the same are covered by the sums that were understood to be guaranteed under the President's proclamation.

In the instance where a company becomes entitled, under the guarantee, to a larger sum than is required for the payment of interest and dividends, such surplus might, in the first instance, be used for capital expenditures, and

beyond this, anything additional required should be advanced by the Government, to be paid back by the company after its property is returned to it by the Government. This procedure should be followed, with even more propriety, in the case of weaker companies, to which is guaranteed, because of their previous earnings, little or no more than fixed charges. The risk of loss to the Government, which this may bring about, should be willingly assumed as a part of the war risks and expenditures of the nation, for, as I see it, there would be absolutely no justification on the part of the Government to do anything which would deprive the bondholder of his interest by any action which the Government might find necessary to take for its own purposes; that would, in fact, amount to confiscation.

It must also not be overlooked that through the Government taking control, bondholders no longer can effectively protect themselves. Prior to government control, if default occurred, a company could be reorganized, and new money raised by assessment on the shareholders, or through other means. This hardly can longer be done, the right of foreclosure having become practically valueless, as the Government is in possession of the property. If, in addition, the earnings available, namely, the guaranteed income, are to be subject to arbitrary deductions, there is no basis on which a reorganization can be made. It leads to little to say that the right of deduction, with its possibilities of causing stoppage of dividends and default in the payment of fixed charges, would be used only in exceptional cases; the fact that such a right might be used is sufficient to cast doubt upon the maintenance of existing rates of dividends and the payment of fixed charges, which the public was led to believe, through the President's proclamation, would be secure under all circumstances.

In view of government control, we can no longer apply the same basis of reasoning as heretofore, and it seems to me apparent that in justice to security holders the Government must be prepared to finance, if need be, the necessary betterments and improvements, even though, in some exceptional cases, it may have to accept for such advances security of somewhat doubtful value. On the other hand, the Government has the advantage of the credit of the more prosperous companies, and of the surplus earned by them over the standard return, and I feel confident that, taking the situation as a whole, the Government will not be the loser in dealing with this matter on the broadest possible lines. Moreover, such a policy, instead of creating conditions that cannot but result in incalculable harm to economic and financial conditions, would bring about the confidence so greatly needed for the purpose of winning the war, and even more so to bring us out of this struggle sufficiently strong, inherently, to be able to lead in and sustain the reconstruction of a broken down world.

I am sure, dear Judge Lovett, you will not take it amiss that I express my views with such frankness, but I do believe I can see both sides to this very difficult question, and I feel I should not hesitate to point out the serious consequences which may be brought about if a reasonable way cannot be found to protect bondholders as well as shareholders in the making of the permanent contract. I am certain you will agree with me that it is constructive statesmanship of the highest type, applied to all of our affairs in these crucial times, that will bring us furthest in the end.

Yours most faithfully,

Jacob H. Schiff.

In February of that year, it was being urged that the Union Pacific should reduce its dividends. Schiff telegraphed to Lovett:

> Leaving aside the fact that Union Pacific dividends are considerably within its average net earnings for the past three years, the latter now a fixed quantity under the government guarantee, and that in view of this a cessation of the special two per cent. will be considered a hardship by the shareholders, such action will moreover very likely depress considerably the value of railroad property in general which in turn again will react unfavorably on all values and increase the already very difficult financial and economic conditions, even perhaps the borrowing ability of the Government which it is so very important to favorably safeguard. Moreover, it is evident that the more incomes in general become reduced the more the tax yield to the Government becomes diminished.

In June, when there was a dispute regarding the basis upon which Missouri Pacific earnings should be computed during the Government's administration of the road, he wrote to B. F. Bush, the president:

> What needs to be done, as it appears to us, with all possible energy now—and I am sure you agree with this—is to make every endeavor to secure from the Government recognition of the claim that it would be highly unfair to grant compensation only to the extent of the three years' period, and that the Missouri Pacific Co. is entitled to a different treatment, and at least to such income as, upon the basis of its earnings since its reorganization, will assure a fair return to its shareholders—both preferred and common.

On June 27th, he telegraphed to John Skelton Williams, Assistant Director General of Railroads, about an

issue of ten-year Union Pacific Bonds, which his firm had been able to place only "because of their exceptional character":

> Because of the way this points to the practicability of carrying out the Director General's evident policy that railroads in sufficient credit provide for at least part of their needs through independent financing, we thought it would interest you to learn that by associating with us a strong syndicate of dealers we have succeeded in promptly placing the twenty million Union Pacific Collateral Bonds which you have sanctioned. What in our opinion needs to be borne in mind is that placement of the highest grade railroad securities can be effected if the investor can get sufficiently attractive terms, but that the line between success and failure in this is very narrow.

After the Armistice the restrictions on private financing of railroads were relaxed. Within a month Kuhn, Loeb & Co. conducted an issue of bonds for the Chicago & North Western. In a letter to Hughitt of December 11, 1918, Schiff reported their successful sale, and took occasion to point out its significance:

> I endeavored to get hold of you this morning, but, upon inquiry over the 'phone, I was informed that you were out to a meeting and, because of this, I thought I would advise you in this way that the issue of North Western 5 per cent. bonds, made at the opening of business to-day, was an instant success and many times covered.
>
> I hope it will be as gratifying to you, as it is to us, that this first attempt, since we entered the war, to issue a long-time railroad bond at a comparatively moderate rate of interest, has, as I believe, broken the deadlock which has existed for so long a time. I hope and believe this will improve, in its consequences, to a considerable extent, the investment situation in general, but more particularly as

far as the railroads are concerned, and the latter ought to be grateful to you.

And writing a few days later to his son, then in France:

> The Chicago & North Western 5 per cent. bond issue has been a great success, as we cabled you upon your arrival. In fact, within fifteen minutes after opening last Wednesday we received applications for almost $70,000,000, and had to close the subscription in self-defense. It is a great thing that we have broken the deadlock and again paved the way for the issue of long bonds, instead of short note financing, which, because of the ever-increasing volume, was becoming dangerous.

"As a consequence of the North Western success," he continued, they were negotiating with the Pennsylvania Railroad for $50,000,000 of 5 per cent. General Mortgage Bonds. On December 27th, he wrote again to his son:

> As to the great success of the Pennsylvania issue, you have already heard. . . . The whole thing was done very rapidly, for stock market conditions looked not very promising, and we feared, if we permitted this negotiation and the issue to go over the holidays, success might become rather difficult. This view proved correct, and what we have achieved could likely not now be duplicated.

That month his firm also participated in an issue of St. Paul Terminal Co. 5½ per cent. five-year Notes, which were over-subscribed. They had likewise opened negotiations with the Illinois Central, for an issue of 5½ per cent. Bonds; these were offered to the public at the beginning of February, 1919, in the amount of $16,000,000. Later in the year his letters speak of a large transaction with the Baltimore & Ohio.

In May, 1920, there was an issue of $50,000,000, ten-year 7 per cent. Notes, for the Pennsylvania Railroad, and as late as June, he was sending several telegrams to his son, reporting progress in another transaction with the Chicago & North Western. On June 7th, his message read in part: "Northwest still in the making." The next day his telegram reported that the purchase of $15,000,000 of bonds had been completed; and on June 10th: "Northwest has been quite a satisfactory success considering the dividend action."

The Government continued to operate the railroads for a time even after the Armistice, and the question of the return of the railroads to their owners, and the terms and conditions upon which this could be done, became a matter of serious consideration and a great deal of discussion. For many years, and particularly during the period of hostility to the railroads, the proposition for government control had frequently been put forward, and favored by many of the anti-corporate interests, but also strongly resisted from a point of view quite apart from the financial one—namely, that the control of this vast system of transportation, which would include control of an enormous number of officials and employees throughout the country, would put such power in the hands of any given Administration that it might perpetuate itself, and even threaten the American form of government. This view was strongly expressed by influential senators even from the southern states, whose people otherwise took the anti-corporate view.

Frederick Strauss, of the banking firm of J. & W.

Seligman & Co. in New York, brought to Schiff's attention a plan which looked toward a continuing control by the Government of the railroad system. Schiff wrote him from White Sulphur Springs, on March 26, 1919:

> Of course, if you are an advocate of government ownership and control of the railroads, your suggestions will meet such conditions; but I am rather of the opinion that government control has turned out so unsatisfactory and costly that the American people will not likely have any of it. Because of this, would it not be better for highly intelligent men like you to bend their minds to suggest plans upon the basis of which the railroads can be returned to private control without too much damage being done through this transition?

Strauss replied that while he was not for government ownership, if it could be avoided, he thought it was inevitable, by reason of the conditions which had obtained over the previous ten years. Schiff dissented in another letter from White Sulphur Springs, of April 10, 1919:

> When the railroads were first taken over by the Government I was of the opinion that this would bring about results so satisfactory both to the people and to the holders of railroad securities that the railroads would never be permitted to again return to private possession and management. Instead of this, just the contrary has happened all along the line, and in consequence it appears now quite certain that public opinion has entirely veered around, and will no longer permit government ownership or government management. I believe therefore, the discussion of this question will have no particular advantage.
>
> It is evident, even without your explanation to this effect, that you are speaking solely from the viewpoint of the secu-

rity holder, and it is perfectly right, and you are to be commended for it, that you do not hesitate to do this. Unfortunately, neither the public nor Congress will view this grave and important question from a like viewpoint, but will rather—and this is the tragedy of the situation—let any damage come to security holders, instead of permitting the least sacrifices to be brought by shippers and by labor. Under these distressing circumstances, little else can, I fear, be done than accept back the railroads and endeavor to secure from the next Congress the best obtainable legislation to make the hardships which are sure to face the railroads as moderate as possible.

No plan that has been brought forth yet appears to me will have much chance of adoption by Congress. A government guarantee is likely neither obtainable nor desirable, for, as you correctly say, any guarantee would not be a minimum but a maximum, while the proposition to share net earnings under certain conditions with labor will never be practically possible. In my own opinion there is nothing else that can now be done than to await the taking up of the question by Congress itself in order to see what propositions will be brought forward in Congress, and then debate these principles in the public press in an effort to prevail upon Congress to finally do what will be equitable to all interests concerned. That I am very hopeful I can hardly say.

Strauss continued to present his point of view, and quoted the remarks of a senator that there already existed government ownership in its most undesirable form, because the Interstate Commerce Commission under the law determined the revenues which the railways might receive. The discussion, which ranged over many points, was concluded with a letter of Schiff's of July 8, 1919, in which he wrote:

As far as the treatment by the Government of various industries during the war is concerned, that was exclusively a war measure, which could never be maintained except in times when the Government has been given dictatorial powers.

CHAPTER XVII

As early as 1878, Schiff acted as treasurer of an American committee which raised a fund for the relief of the Jews in the Ottoman Empire, at the time of the Russo-Turkish War, thus evincing that interest in alleviating the ravages of war and that willingness to give his aid which he showed during the succeeding years of his life. During the Balkan War, in 1912, he was again transmitting funds. But none of these early efforts in any way equaled the magnitude of those which were concerned with the sufferings brought about in the World War. The very first request for help came on August 27, 1914, from Palestine, through Henry Morgenthau, then American Ambassador at Constantinople. That day Schiff received a telegram from Secretary Bryan:

> The Department has received a cablegram from the American Ambassador at Constantinople, asking that you be informed that the Jewish charities and colonies in Palestine require immediate assistance, and whether you can raise and send funds with warship. The Department is planning to send a relief ship in the near future.

Schiff promptly sent the telegram to Louis Marshall, suggesting a meeting of the American Jewish Committee at once. The meeting was held on August 30th and resulted in action which Schiff communicated to Morgenthau, September 2d:

> I received last Monday morning your cablegram suggesting that something be done immediately for Palestine

and that the best way this could be done would be by the founding of a Free Loan Association with a capital of $50,000, under the management of Doctor Ruppin. I promptly replied, accepting your suggestion, and authorizing you to go ahead in carrying it out. Later in the day we had a meeting of the executive committee of the American Jewish Committee, which approved of what I had done, contributing from their own funds $25,000, while I undertook to add $12,500, and it is expected that the American Federation of Zionists will furnish the remaining $12,500, but be this as it may, the entire $50,000 will be at your disposal as soon as we hear from you to whom to remit.

To the Jewish Colonization Association in Paris, which early found itself in difficulties because of its deposits in German banks, he advanced, in response to a request, the sum of $200,000 by cable, on August 31st.

He participated actively in a meeting held at Temple Emanu-El in New York, on October 25th, called for the coördination of various relief committees under the Joint Distribution Committee, of which his son-in-law, Felix M. Warburg, was originally treasurer and later chairman. He lent himself unremittingly to the task of aiding and gathering these great funds, and also to the even greater task of their wise distribution.[1] He went about to various cities and made addresses, and used his opportunities for getting exact information as to the distress in Europe and the means of alleviating it, for as the war progressed communication became increasingly difficult.

He constantly complained in his correspondence of

[1] Schiff presented his reasons for supporting a separate Jewish relief fund in an article "The Jewish Problem To-day," published in the *Menorah Journal*, Vol. I, No. 2 (April, 1915), pp. 75–78.

the difficulties of sending money to the proper places. On March 8, 1915, he writes to Max Warburg:

> It was practically impossible to get into touch with you by cable, and only after ten days have we received an answer to our proposal to place £25,000 at the disposal of the Eastern Committee for Jewish Relief. Meanwhile we have sent $100,000 from our fund to the ICA for Russian-Polish relief, and have offered a similar amount to the State Department here for relief work in German Poland through the American Ambassador at Berlin. This offer we withdrew when we finally received your cable saying that the Eastern Committee was prepared to apply this relief as we desired. I hope we can do something again this week, and we shall continue to send sums to Russian Poland through the Petrograd ICA equal to those we send to German Poland.

He interested himself in further endeavors to aid the population of Palestine, by arranging for a shipment of oranges to New York, and made an advance of funds for that purpose, which he later added to considerably, and gave his good advice as to the way in which this business should be handled. He wrote to Julius Goldman, June 4, 1915:

> I think I now understand the situation, and as the main intention is to promptly help the conditions in which the Palestinian orange growers find themselves, I shall be ready to make the advance of Fr. 100,000, on the basis and strength of the statements set forth in Dr. A. Ruppin's letter of April 25th, last. I am therefore prepared to hold the amount of Fr. 100,000 at the disposal of the committee, in such amounts as may from time to time be called, but since, as you state yourself, it is very difficult to get money to Palestine at present, I would strongly advise letting Messrs. M. M. Warburg & Co. attend to this, because re-

mittances can probably be made more quickly and safely through Germany, and also because I believe that Messrs. Warburg will best understand the necessity of finding ways and means to get the money promptly to Palestine, especially if we tell them to make a special effort in this direction.

In January, 1916, through various agencies, he endeavored to secure medical supplies for hospitals in Palestine, which had been totally denuded of these necessities, and turned to the Red Cross as the organization which might be able to carry out the programme. He wrote on January 20th to the acting chairman, Ernest P. Bicknell:

It would be very greatly appreciated if the Red Cross could undertake to furnish the hospitals in Jerusalem, Jaffa, and Hebron with these essential medicines, without which they will likely soon have to be closed, and I should be pleased to make myself responsible for the cost of this if the Red Cross finds itself unable to furnish these medicines free of charge.

From every source in Europe he was receiving requests for aid, even from royalty itself, as is evidenced by his letter of August 10, 1915, to the Queen of Bulgaria:

HER MAJESTY QUEEN ELEONORA OF BULGARIA.

YOUR MAJESTY:

I have several days ago received the esteemed communication of June 20th with which Your Majesty has honored me, and Doctor Ehrenpreis had informed me several weeks ago of Your Majesty's desires.

As I have already explained fully to Doctor Ehrenpreis, I am at present not in position to make any large sum available for Your Majesty's purposes, noble though they be. As treasurer of the American Red Cross for New York, I

have already contributed materially for the humanitarian purposes of that organization, which cover all the belligerent countries, and have given considerable sums for the specially urgent needs of the unfortunate people of Belgium, as well as for the war widows and orphans of Germany—which remains the land of my birth, even though for a half century America has been my adopted country.

In addition to all this, it is incumbent upon me, as a Jew, to continue to give considerable sums for my inhumanly oppressed and martyred co-religionists in the Russian war zone and in Palestine, where the people are actually starving, and if Your Majesty will be good enough to consider all this, Your Majesty will doubtless understand why, to my great regret, I cannot accede to Your Majesty's request. I trust that Your Majesty will, nevertheless, be assured of my high regard for Your Majesty's wishes and beg that Your Majesty will believe me, with assurances of esteem,

Your Majesty's obedient servant,
JACOB H. SCHIFF.

Besides conducting correspondence with various parts of America and Europe in aid of the relief work, he took a very active part in all the local efforts in New York City as a portion of the national campaign. He wrote to Louis Marshall, chairman of the American Jewish Relief Committee, on January 13, 1915, after explaining his inability to be present at a meeting:

I believe you understand already that my interest in the work of the American Jewish Relief Committee is very intense indeed. . . . I doubt whether, since the dark ages, during which our ancestors had to undergo such long and intense suffering, the Jewish people in Galicia, the three Polands, and, to a considerable extent, also in Palestine, have had to submit to such cruel suffering and deprivation

> as is at present the case in the countries I have named, in which probably five million Jews have their homes. The personal reports I have received as to this suffering, inflicted through prejudice and passion, beggar every description, and threaten no less than extermination of several millions of our people, unless succor can promptly be provided.

He used every ounce of his influence, public and private, in 1915, to make the country understand the great need abroad. After a meeting at Carnegie Hall on December 21st, he telegraphed to Julius Rosenwald:

> I wish you had been at the meeting last night to get the satisfaction of what your inspiration has in so great a measure accomplished. I have myself never seen a like meeting; the eagerness shown to help was really wonderful. I should judge that somewhere between two and three hundred thousand dollars were offered at the meeting, and I have no doubt the spirit that has been awakened last night will accomplish much larger things than we expected. Doctor Magnes outdid himself in his appeal.

The work of distribution was at times carried on with great difficulty, owing to the sharp differences of opinion as to the priority of different parts of the world and the committees and agencies chosen in Europe to handle the funds. Schiff did much during this period to soften the differences that arose.

He was chosen for the task of approaching John D. Rockefeller, Jr., in 1917, which resulted in a subscription of $100,000 by the Rockefeller Foundation toward this relief work. By that time Schiff's own contribution to this purpose had been about one half million dollars. He accepted the chairmanship of a joint campaign in New York for foreign relief and for funds for the

work of the Jewish Welfare Board in the Army and Navy. He did more than simply direct the work, active as he was in that; he visited any individuals who he thought might be large givers. He treasured a letter of congratulation from President Wilson, upon the successful conclusion of this campaign for $5,000,000.

Not only in New York, but in other cities, he was of great assistance in the raising of these funds. He was the principal guest at a dinner given in Philadelphia on January 7, 1915, and speaker at the meeting after the dinner. He hardly ever failed to send a message of encouragement to the meetings in other cities. On December 27, 1918, he writes to his son:

> Since I last wrote you, I have been on a lightning journey to Chicago, leaving here last Sunday afternoon and returning Wednesday morning. As a compliment to Julius Rosenwald, I went there to assist in opening Chicago's local campaign for Jewish war relief.

He also took an active interest in campaigns in St. Louis; Houston, Texas; Boston, where he went in person; Baltimore—all this when he was past seventy-one years of age.

Immediately after the signing of the treaty of peace in June, 1919, he hoped charitable efforts would no longer be necessary, and on September 26th, he wrote to Felix Warburg, who was then in Amsterdam, that he was going to recommend the establishment of a financial and commercial corporation, with a minimum capital of $10,000,000, to take over the work of reconstruction and finance on a business basis, feeling sure that this was the only way in which the matter could be rightly handled. As a matter of fact, something very like this

has since been adopted through the Joint Distribution Committee.

In September, 1919, he issued this stirring appeal:

"They bear on high their Torah
Like a flag to heaven flown,
They prove how great their spirit,
Let us prove how great our own."

Thus Israel Zangwill! Thus in the words of our own Jewish poet, let me appeal to my brethren, who are my fellow citizens under the Stars and Stripes, who under its protection are enjoying blessings beyond measure, freedom to live their own lives, to worship their Creator according to their own desires; let me appeal to these, as our Holy Days approach, to open wide their hearts and their purses, to help to bring succor to those whose terrible fate they have escaped by the mercy of God! Have you done your duty in this respect in its entirety, can you appear before your God, as the blast of the shofar calls you and answer, 'Here I am, my all. I shall not deny it to my brethren and am ready to offer it as a sacrifice to help to assuage the suffering, the misery of those who, of my flesh and blood, are being plundered, tortured, and murdered for no other cause than that they are Jews.' If you wish to have your own prayers on these our Holy Days heard on High, hear you first the cry that comes to you from across the waters and heed it!

JACOB H. SCHIFF.

The tragic death of Israel Friedlaender, at the hands of bandits in the Ukraine, where he had gone on a relief mission, stirred him deeply. He telegraphed to Mrs. Friedlaender, July 13, 1920:

I am broken up about the sad fate of your dear husband, whom I held in warm esteem and great friendship,

and I feel deeply for you and your children in the irreplaceable loss you have suffered. The Almighty will surely reward unto you and your children such sacrifice as your husband has rendered. It is God's will and His will be done. I hope you will count upon me as upon a friend.

It was with difficulty that, notwithstanding his poor health, he was restrained from attending the meeting in memory of Friedlaender and his fellow martyr, Bernard Cantor, on September 9th. He sent a letter to the meeting:

Upon my return here very recently, I have found awaiting me an invitation to be present at the memorial meetting to be held under the auspices of the Joint Distribution Committee, and with the coöperation of the Seminary and other bodies, in memory of Professor Friedlaender and Doctor Cantor, who, while traveling as Commissioners for the Joint Distribution Committee of the American Funds for Jewish War Sufferers, suffered so tragic a death in the Ukraine. I should consider it nothing less than a privilege and a duty to be present at this memorial meeting next Thursday evening, but unfortunately I am not in good health and have been enjoined by my physician to keep away from all excitement, and particularly from crowded meetings. Because of this, I must deny myself the opportunity to pay this tribute of honor to the memory of these two men, who have brought the "supreme sacrifice" in the endeavor to help our greatly suffering brethren in the Ukraine, and who, by this, have implanted themselves in the hearts of our co-religionists to such an extent that their memories will ever remain honored when the history of these dreadful times will be written.

I knew Professor Friedlaender ever since he came to the United States, and always held him in high esteem and

friendship because of his unselfishness and constant endeavor to serve the best interests of our people wherever such service was required. My thoughts will be very thoroughly with those present at the memorial meeting on Thursday evening, and I regret more than I can say that personal conditions prevent me from being present, in lieu of which I ask to be permitted to make the above expressions, to be placed upon the record of the meeting.

Although the war and its immediate problems were Schiff's chief concern from 1914 on, there remained the old interests, many of them requiring even greater attention because at the beginning of the war America was passing through a period of severe depression and unemployment, which was not dissipated until the great foreign purchases began to have their effect in rising wages and prices—at least in many quarters. Indeed, the early years of the war intensified to some extent the feeling of social unrest in America and the resentment at inequalities in wealth. Schiff was never insensible to the growing criticism of the established order of society, but he would protest against the mere statement of the difficulty without the suggestion of a concrete and acceptable remedy. Under these circumstances, the problems of labor were perhaps more real and pressing to him than ever. In 1915 a strike was threatened which would involve 50,000 men in the cloak and suit trade, the president of the International Ladies' Garment Workers' Union having threatened to call a general strike. In this and in several subsequent difficulties, Schiff took the side of the workingmen, writing to a correspondent, on May 2, 1916:

> The present labor troubles in your industry, I believe, might have been avoided if less stubbornness prevailed on the part of the officials of the Manufacturers' Association.

During the great strike in 1916, he directly supported the striking cloakmakers, and himself sent subscriptions of $12,500 toward a fund being raised in their behalf. He took such strong ground with regard to this particular strike that he telegraphed to Samuel Gompers, the president of the American Federation of Labor, July 13, 1916:

> The Citizens Committee and I earnestly urge that the American Federation of Labor give every coöperation in its power to the Cloakmakers' Union to enable it to hold out against what the members of the Citizens Committee believe would result in a great social injustice being perpetrated. I am personally doing considerable to help to prevent a breakdown on the part of the cloakmakers.

But apparently this was an aggravated case in his mind, for on all other occasions he tried to prevent strikes and was constantly urging arbitration. Thus in December, 1918, he held a long conference with the President of the American Men's and Boys' Clothing Manufacturers' Association, at which arrangements were made to have an impartial chairman preside at meetings between representatives of the manufacturers and of the Union.

He had learned to have high personal regard for Gompers. In April, 1919, while addressing a mid-day meeting in front of the Sub-Treasury Building on behalf of the Victory Loan, learning that Gompers had met with an accident, he proposed that a message of good will and cheer should be sent to him.

Almost his last written word on the subject was di-

rected equally toward the control of capital and labor, in a letter of August 19, 1919 to Arthur Woods:

> Almost three decades ago, after capital had for a considerable number of years had its own way and begun to run riot, the American people concluded that capital needed to be curbed, and this resulted in the enactment of the so-called Sherman Law, with further regulative legislation passed since, from time to time. The time is likely not far distant when the common sense of the American people will tell them that labor combinations must be similarly placed under control of the law, to prevent such conditions as are now prevalent almost everywhere in the nation. The American people, even if generally patient, will not long tolerate tyranny, be it of capital or labor, and are sure to check tyrannical conditions, whatever their cause may be.

He maintained a watchful eye over philanthropic needs at home, and, as always, with a special leaning toward preventive measures. Thus when there appeared to be a need of seeds for the farmers of New York State, although he expressed the view that the Legislature should meet the need, he wrote to William Church Osborn, April 16, 1917:

> It does not appear to me that a Seed Fund of a few hundred thousand dollars, such as you propose to raise, would sufficiently cover the needs that exist. I am further of the opinion that for the larger amount which I believe to be needed to adequately furnish the relief which is likely required by the farmers of this state, the Legislature now in session should make proper provision, instead of leaving this to private initiative, which it may be difficult to obtain. Nevertheless, if the latter alternative must be resorted to,

I shall be willing to subscribe $25,000 to any fund *sufficiently large* to adequately accomplish what may be needed.

The first outburst of enthusiasm in America for the obvious needs of war led many people to forget the requirements of their institutions of peace. In the course of his first general statement in May, 1917, opposing the policy of financing the war largely through taxation, he had said:

> There is another aspect that should not be lost sight of, but be seriously considered. A very considerable number of our important universities, colleges, and educational institutions of every kind, of hospitals, orphan asylums, altruistic movements and funds, not to speak of churches, charities, Young Men's Christian and similar associations, that are making for the elevation and improvement of the people of this country, if not of mankind in general, have been and are constantly called into being through the gifts and bequests of the so-called well-to-do. These institutions, located all over the country, are dependent for the proper exercise of their activities upon the ability of the wealthy to furnish the means for their support.

And on June 14th, he sent a telegram to Prof. Samuel McCune Lindsay:

> I am very glad to learn that you are making an effort to have donations to recognized philanthropic and educational institutions made deductible from income tax payments. As one connected with many philanthropic institutions, and especially those which look after the interests of the Jews, I feel that this effort is most important and I hope that you will succeed.

A few days later he telegraphed to a number of senators urging them to favor the exemption of such gifts from the income tax.

On behalf of Mrs. Schiff and himself, to celebrate the fortieth anniversary of their marriage, May 6, 1915, he established a considerable Loan Fund for nurses who wished to take a course in preparation for the Public Health Nursing Service. The work which he had initiated through this coöperation between the Red Cross and the Henry Street Settlement probably resulted in a development more far-reaching than any other of his benefactions. In 1925 the Red Cross had under its supervision 845 nurses, and it had stimulated communities to the employment of 513 other nurses; while of the Scholarship and Loan Fund, which Schiff inaugurated in 1915, 824 nurses had availed themselves, and the loans amounted to more than $200,000. Indirectly this Public Health Nursing Service stimulated the Red Cross Societies and public health authorities in other countries, and it may be definitely said that foundations of public health nursing were laid by the American Red Cross Commissions in Esthonia, Latvia, Lithuania, Czecho-Slovakia, Greece, Italy, Poland, Hungary, and Jugo-Slavia, so that through his initiative an admirable service was rendered to humanity.

After the United States entered the war, the Montefiore Hospital placed at the disposal of the Medical Department of the army the Private Pavilion and the whole eastern wing of the main group of buildings on Gun Hill Road. The original understanding was that the Private Pavilion was to be returned to the Hospital for its own use within six months after the conclusion of peace, but this period was later extended to July 1, 1920. Schiff took an active interest in all the details concerning

this use of part of the hospital's property for war purposes.

The question of supporting a hospital in a period of rising prices, without anything like a proportionate increase in revenue, was very trying. During the early years of the war period he noticed the increase in the per capita per diem amounting to 30 per cent., and urged one of his fellow directors to look into the kitchen management, to see whether it was being carried on economically. He did his utmost to keep costs of management and operation down, but of course only so much could be done, and no more. The fact that the hospital became affiliated with the Federation of Jewish Charities restricted its separate opportunities for increasing revenue, and Schiff came to the conclusion that younger hands must take over the work. His decision in 1918 to sever his relationship with this child of his heart must have been reached after very painful deliberation. At all events, it was taken seriously by the directors, and probably no memorial could more adequately express the views of his colleagues than that addressed to him by all of the directors on May 8, 1918:

> . . . After a most exhaustive discussion of this subject by the various directors, a motion was made and carried that we proceed at once with the election of officers, and you were, by rising vote, unanimously reëlected to the office of president for the ensuing year. . . .
>
> The expressions brought forth from the various members of the board at this meeting, we need hardly say to you, were first of all directed to a consideration of the serious loss that would result to Montefiore Home if it were to be deprived of the services of one who is so preëminently endowed to direct this great work. It was said repeatedly

that in this community there was no one who could compare in vigor or intellectual equipment, no one who could so sympathetically enter into all of the problems that confront this institution, no one who could guide it through these critical times with that rare intuition which has ever been significant of your leadership. With reference to your suggestion that advancing years seem to make this step desirable, the members of the board, particularly those who have been identified with this institution for a period of years, were unanimous in the opinion that never had those great abilities been so manifest as recently. We rejoice too in the evidences of good health with which you have ever been blessed. And not only was the conclusion reached that this would be an unthinkable step for any such cause, but that its imminence was so remote as not to deserve consideration.

While the foregoing reasons are, we fully believe, all-sufficient to cause you to abandon this thought of retirement from the presidency, you have urged upon us that we weigh this question from all angles, that we try to put aside what you recognized as a natural disinclination to sever the relationship that has meant so much to all of us, and we have therefore, in conformity with your request, considered the question of your retirement from other standpoints. You are and have been for decades past our communal leader. The great fabric of our philanthropic effort owes more to you in its development than to any individual in the community. The reliance which the community has in its ability to meet the problems that have become intensified through the World War is bulwarked by the knowledge that you are still as ever the leader in all communal activity. To retire from the presidency of Montefiore Home, one of the city's greatest institutions, to which your attachment is known by all, would not only be capable of misinterpretation, but would be tantamount

> to a severance of that relationship as community leader which should ever be yours during your lifetime, and which more than ever is needed in times like these. And so, while we speak as members of the Board of Directors of Montefiore Home, we speak as well on behalf of the thousands of your fellow citizens who would be unwilling and unconsoled if they knew that you had it in mind to take this step.

He repeated the request the following year, and this time insisted upon it. His retirement was made the occasion of a dinner given in his honor on January 3, 1920, at which William Goldman gave a very interesting characterization of Schiff, denominating the past forty years the "Schiff era in American Jewry."

The outbreak of the war had raised difficulties in carrying out the purposes of the German foundation which Schiff had established at Cornell. It was of course impossible to bring Germans over to this country, but at the beginning an effort was made to have competent Americans carry on the work. Thus, in 1915, there were lectures by Kuno Francke, and a concert by the New York Philharmonic Orchestra. After the entry of the United States into the war, however, when there had come about a reaction against all things German, more violent perhaps than that which existed in European countries closer to the struggle, Schiff realized that the foundation, upon its original terms, would not only be distasteful to the American people, but could not as a matter of practice be carried out. Not wishing to embarrass the university, he made a proposal, June 3, 1918, to President Schurman for an alteration in the trust:

It has occurred to me that the time has arrived when the foundation for the promotion of German culture, which I made a number of years ago, under happier conditions, at Cornell University, ought to be abolished. If you agree in this, I shall be pleased to take legal advice in which manner this can be accomplished and, from a legal point of view, I believe there will be no great difficulty in this—the trustees of Cornell University and I agreeing. In that case I should like to have a suggestion from you as to what other purpose or purposes the income of the fund should be devoted, and I am certain in advance that on this, too, we can readily agree.

Schurman made an appointment to meet Schiff in New York, on June 12th. He suggested that the object of the original foundation be retained in essence, but enlarged, both with reference to the subject and to the peoples affected, so that it should apply not only to the German people but to humanity as a whole, and with the scope expanded from "Culture" to "Civilization." The result of the conference appears in Schiff's letter of June 17, 1918, to Schurman:

I adopt very willingly your proposition that the foundation I instituted at Cornell University some years ago be henceforth known as: Jacob H. Schiff Foundation for "Human Civilization," instead of for "German Culture," as heretofore, and, if you will, you may present this proposition to the trustees of Cornell University on my behalf at the first meeting hereafter at which you may be present. On the assumption that it is entirely proper to do so, before the trustees of the University have acted, I can see no objection to your endeavoring to secure a lecturer for next year, during your absence, and it occurs to me that, even if the proper man can be found to lecture next winter on the "Civilization of France," it would be, at this time,

preferable to arrange to start with a lecture course on the "Civilization of Ancient Greece or Rome." However, whatever you decide in this respect will be entirely satisfactory to me.

I am also in accord with your proposition to use the accumulated income of the fund for the purchase of books for the University Library dealing with the present World War, though it appears to me that it would be well to proceed cautiously with such purchases, as in all likelihood the better literature dealing with the history the world is now making will be that which will be written when the conflict is ended and passion has once more given room to reason and clear judgment.

A few days later, acting upon the suggestion of Lindsay Russell, president of the Japan Society, he wrote that for the succeeding year he should like the trustees to give consideration to the plan of having a course of lectures on the history of Japan, which "would be eminently in line with the present drift of the interests of the American people." And the next week he wrote to Russell for suggestions as to who should be invited to deliver the lectures.

The passions unloosed by the war were directed in many countries against the Jews. To Schiff, who had through a great part of his life striven for the rights of his co-religionists, and for their treatment as human beings, the new situation was at once a source of sorrow and a stimulus to renewed effort. So far as the attitude of the Jew himself was concerned, both before and after America's entry into the conflict, he continued to feel that separatism was reprehensible. At home he objected to the formation of "Jewish" battalions or regi-

ments; and in the same way he protested against the formation of "Jewish" Liberty Loan Committees. When he was approached by the Federation of Jewish Farmers of America for aid in their work, he replied that farming is not a religious activity, and that he was not willing to do anything separate for them in this emergency; that he would and did support general agricultural enterprises.

Meanwhile, his interest and participation in the general work of the American Jewish Committee had remained unabated. In October, 1914, he called a small conference to consider the attitude American Jews should take for securing an improved status for the Jews of Europe when peace should become reëstablished. In fact, he did not deem it advisable to await peace to improve the status of the Jews in Europe.

During the early days of the Jewish relief work abroad, an attempt was made to inject into the plans and into the committees for distribution of funds matters which had to do with the so-called national aspirations of the Jews, which were not unnaturally developing in Eastern Europe and had their echo in America. Writing on May 17, 1915, Schiff said:

> It is quite evident that there is a serious break coming between those who wish to force the formation of an Hebraic element in the United States as distinct from those of us who desire to be Americans in attachment, thought, and action, and Jews because of our religion as well as the cultural attainments of our people. I am quite convinced that the American people will not willingly permit the formation of a large separate Hebraic group with national

aspirations, and that if not we, our posterity are sure to be sufferers in consequence.

An attack was specifically directed against the American Jewish Committee, taking the form of a call for the formation of an American Jewish Congress based upon a popular vote, although the agitation came chiefly from members of the Zionist Organization. The discussion became concretely one as to whether there should be a conference of Jewish organizations with a view to taking united action on behalf of their co-religionists abroad during the war period, or whether the main and initial reason should be to unite the whole Jewish community in the United States upon a democratic basis. On this issue Schiff expressed himself with great clearness:

I am not a believer in the proposition to hold a large Jewish Congress for the purpose of discussing unnamed and untold questions. This could and would not result in anything but misunderstandings, both among our own people and our American fellow citizens. I have never believed, as far as our co-religionists in this country are concerned, that these are anything or should be anything but part and parcel of the American nation; or, in other words, Americans of the Jewish faith. The effort to make our people into a separate entity should not be encouraged, but, to the contrary, should be discouraged in every possible manner. On the other hand, we are not only justified, but it is our duty to use whatever influence we can exert as American Jews, in favor of the betterment of the condition of our co-religionists abroad, especially in Russia and the Eastern countries involved in the present war. Because of this I am thoroughly in accord with the proposition to hold a conference of the representatives of the leading national Jew-

ish societies to compare views in a conservative and moderate way as to what could and should be done to assure permanently civic rights and proper protection for our co-religionists in the Near East in connection with the peace conferences which must come sooner or later.

I do not hesitate to give it as my conviction that a conference, such as is proposed, composed of conservative and thoroughly tried men and leaders, is sure to accomplish more than a congress such as the Zionists and others seek to force upon American Jewry, which I fear, in the end, can do nothing but harm, and is not unlikely to break up instead of unifying, as is so important, our people in this country.

That the discussion attracted general interest is indicated by the fact that President Eliot wrote him, inquiring as to the character of the American Jewish Committee, to which Schiff replied, September 3, 1915:

The impression you have received that the American Jewish Committee meets always in secret session, is not correct. It meets like any other committee, and its sessions are neither secret nor public, and it publishes its proceedings. It is composed of recognized leading and conservative men throughout the land, and if any vacancy in the committee occurs, selection is made for filling the vacancy from recommendations of the people of the district which is to be represented; moreover, a majority of the executive committee consists of men who are designated by the New York Jewish Community, representing the largest body of Jews in the United States. Since you have always taken so much of a valued interest in the affairs of our people, I thought I had better make this explanation, and if, at any time, you should be in quest of information in this respect, please do not hesitate to command me.

He continued to maintain his view of non-participation in the Congress, in correspondence with many friends, and even in public. Speaking at the annual meeting of the Jewish Publication Society in Philadelphia, on May 7, 1916, in reply to statements which had been made shortly before, he said:

> This, I believe, is the city where, as has been claimed recently, Jews have become degraded, because they have declined to flock to the banner of the agitators who are endeavoring to corral the Jews of the United States into one compact political body, and who, under the plea that the leaders among the Jewish people must henceforth be named by a congress, elected upon a democratic basis, have evidently no other purpose than to grasp power and to bring Jewish destiny under the control of a handful of men whose interest in true Judaism is not very far-reaching, and who are Jews only for questionable nationalistic machinations.

Later in the course of the address, discussing the progress of the Jewish Classics Series which he had founded, he made remarks about the Yiddish language which by the devotees of that language were considered highly objectionable and were promptly attacked.[1] Three days afterward he wrote to Sholom Ash, a distinguished Yiddish writer, that he had recently seen a character study of himself by that writer, and requested an interview:

> I would ask you to permit me to discuss personally with you the criticism which I am under the impression you have made of me. I do not object at all to honest criticism of my actions, but I like to have people for whom I have respect understand the underlying motives which actuate

[1] The address is published in the *American Jewish Year Book*, 5677, 1916–1917, pp. 423–425.

me in anything of more or less public importance I may conclude to do.

After the interview he wrote to Ash, on May 19th:

I am glad that since you have had the opportunity of a personal discussion with me, you feel that you have done me an injustice, for which, as I have already told you, I did not bear you any ill will, even before you gave me your present assurances. The only thing I regret is that the damage which has been done—not to me, but to the many thousands who, no doubt, have read your leaflet, by undermining their confidence in one whose privilege it has been for almost a half a century to labor for the best interests of his people—is hardly possible of repair. . . .

I would be a poor leader, if I am such at all, did I not fearlessly express myself in condemnation of what I believe to be the serious and fateful mistake into which the Jewish people in the United States are at this time being led. Almost my every action in the past fifty years has been determined by the desire to serve my people, not only in their physical needs, but even more so in their general position, and in this I shall continue to the best of my ability, no matter how much I may be misunderstood, criticized, and attacked by those who have not yet reached an understanding of what it means to be an American Jew.

In an address which he gave on May 21st, at the dedication of the Central Jewish Institute, he alluded to the subject in a manner at which great umbrage was taken. He wrote to a colleague on the Committee, May 26th:

Anent the scandalous attack made upon me by the Yiddish press . . . I feel I had better, not immediately but shortly, resign from the American Jewish Committee. This whole thing is, in my opinion, a well-thought-out campaign against the Committee, the attack being made upon me as one of its conspicuous members. When Sholom Ash

called upon me, he stated frankly he was attacking me because I was interfering with the desire of the Jewish people for a congress; and even had the *Times* quoted me correctly, instead of garbling what I actually said, some other flaw would have been picked in my address and I would have been attacked in any event. You will find this will be followed by a vicious campaign against the American Jewish Committee and upon its plans.

The attacks touched him deeply, and at a public meeting held on June 4th, he took the opportunity which presented itself and made an address which has the grandeur of Biblical thought, reminding one of the speech of the prophet Samuel, when Saul was made King:

I have come here to deliver up the sword of dissension. I have lived for fifty-one years in New York; I am now almost at threescore and ten; and I believe ever since I have grown into manhood there has not a day passed that I have not been seeking the good of my people.

Complaining that he had been misrepresented by the press, he added:

I want to read to you from a stenographic report exactly what I then said. It is not long. I shall read you only one paragraph, and I ask your patience: "Mr. Schiff, in speaking of the Jews in Russia and Poland, said: I am second to none in my feeling over oppression in Russia and Poland, not only for what they are suffering now, but for what they have suffered for the last fifty years. But it has occurred to me—and it is considerable thought that I have given to this problem—that if the Jews of Russia and the Jews of Poland would not have been kept as a separate people by themselves, by discriminatory laws, the prejudices and persecution to which they have been subjected would not have reached the stage to which we all regret it has unfortunately come."

Now, my friends, there is not a word in this that I am not prepared to stand by. But instead of this, because one single reporter who probably—and who has since said so, I understand—did not grasp what this meant, represented that I made the Jews of Russia and Poland responsible for their persecutions, the Yiddish press launched against me a campaign of attack, maligned me, even threatened me, and continues it even now, although two or three days after that meeting the correct stenographic report appeared, as I understand, in Yiddish in the *Day*, and in the *American Hebrew*. It made no difference to them; they ignored it, and they continue to ignore it now.

Now, just think, to accuse me of such a crime. Think of it! I, who have for twenty-five years single-handed struggled against the invasion of the Russian Government into American money markets, and to this day stave them off. Think of it! I, who have been foremost in the past for agitation, and insisted to the President of the United States—as some of you must know—that our treaty with Russia must be abrogated. Why did I say this treaty must be abrogated? Not that any one of us wants to go to Russia, but because others knew, and I knew, that whenever Russia was compelled to open her doors completely to the Jew, to the American Jew, and to the Jew of all nations, she could not continue the restrictions against her own Jews, and maintain the pale of settlement which is at the bottom of all the misfortune; and even if it has not come to it yet, friends, that will be the consequence.

And these my accusers, not the men of the Yiddish press, but men who are here on sufferance, men who are refugees here, because unfortunately for them—and I am sorry for it; they cannot return to their homes at present, as they intended—they write to the Jewish papers that I have furnished by my address munition to the Russian Government, which will be of more value to it than the munition

which is furnished to them now, and the Russian Government will rejoice. No, my friends! The Russian Government will rejoice because you are battering down the man who has stood between persecution, between anti-Semitism, as far as his power goes, and the Russian Government.

Why am I attacked? I know, because I have been warned of it, and I have been warned from the inside of the Jewish press. I have been told time and time again, and, I have every reason to believe, correctly, that if I did not stop my opposition to the Congress movement I would be first attacked, as perhaps the most conspicuous member of the American Jewish Committee; that the confidence of the Jewish people in me would be undermined, and I would be broken down. This whole attack is only part of a very well-conceived plan. Whatever I would have said, and if God Almighty would have laid the words in my mouth, I would have been maligned and attacked, because it was part of a plan which has been very carefully worked out.

Whosoever can assert that for the time he knows me, or knows of me, I have ever denied myself to my people, have denied myself to their wants, have denied myself to any cause, that I have waited until Jewish problems have been brought to me instead of going after them in my desire to coöperate, that I have not given, not only of my means, but day in and day out—and I may say night in and night out—have not given of myself, let him rise and accuse me!

I may say this by way of valedictory: I have been hurt to the core, and hereafter Zionism, Nationalism, the Congress movement, and Jewish politics, in whatever form they may come up, will be a sealed book to me. I shall continue to work for the uplift of my people; I shall continue to coöperate in all constructive work that is needed; and I shall continue to coöperate as far as I can in procuring full civic rights for our brethren in the war zone, especially in Poland, Russia, Roumania, and Palestine, for they are all

flesh of my flesh and bone of my bone. But beyond this, my friends, my duty ends.

The repercussions of the discussion in the press took the form of highly laudatory statements which were likewise displeasing to him. He wrote to a friend:

I feel unhappier about the fulsome laudations that are printed about me than I did about the attacks the Yiddish press recently made, and especially when, as has been so much done, the gratitude that is owing to me by my co-religionists is rubbed in so heavily, for nothing of the sort is the case. I am simply trying to do my duty in the way I see it, and no one whosoever owes me any gratitude.

A conference was held soon afterward between representatives of many organizations, including the Congress group. As a result of certain limitations agreed upon, a majority voted to hold the Congress, to which he had so strongly objected. He accepted the result, writing:

It is well worth while to yield the Congress, particularly as it would have been held anyhow, in order to maintain a closed front in American Israel.

But while assenting to the Congress, he was doubtful in his own mind. He wrote to Louis Marshall, July 21, 1916:

I continue in my belief that the Congress is a mistake, and that its results, especially in the long run, are likely to work harm to American Jewry, but as apparently "it has to be," perhaps the arrangements now made are the best that could be reached, and in any event it is gratifying that unity of the many elements of American Jewry, some of which are most difficult, shall in the present critical situation of world Jewry be thus assured. I am, however, rather doubtful whether the "gentlemen's agreement" that neither

> Zionism nor Nationalism nor the permanent organization of the Jews in America shall be discussed at the Congress can be maintained, for it is not unlikely that some of the leading elements of the Congress will sweep this restriction away, and that in such event the men who have made this "gentlemen's agreement" for the Congress Committee will be unable to live up to it, and to insure enforcement of what they have verbally agreed to do. Be this, however, as it may, I suppose nothing else can be done now than to make the best of the situation.

However, the Congress was not held at that time, and after the United States entered the war there were many who thought that to hold it then would be both inadvisable and without practical point. The decision to this effect was reached by the Congress Committee itself on July 7, 1917. After numerous delays, and when the war was over, the Congress was held in Philadelphia, on December 16, 1918, and Schiff was finally prevailed upon to attend.

It was at his personal instance that the American Jewish Committee sent representatives to Paris in 1919 to aid, according to his own wording, "the Jews of Eastern Europe in presenting their claims to the Peace Conference."

He wrote to Israel Zangwill on December 13, 1918, with prevision as to some of the newer states to be formed:

> President Wilson arrives in France to-day, and we must hope that it will not be long before an agreement can be reached by all those who take part and are concerned in the Peace Conference, without very lengthy discussions, so that a peace which shall prove lasting may be established. It is also my prayer that the Jewish question may be thoroughly

gone into by the Peace Conference, and a solution be found which shall make it certain that all nations among whom our people dwell, and in particular the small nations—in whose willingness to do justice to minorities amongst them I have very little faith—shall hereafter do justice *in every respect* to our co-religionists. My sainted mother used to say: "Chambermaids, when they marry, make the most tyrannical mistresses," and that applies, to a great extent, to these so-called small nations. Indeed, conditions in Poland and Galicia appear to be going from bad to worse, and it is much of a reflection upon the Allies that they make no greater endeavor to prevent these pogroms and to stop the outrageous conditions, especially as far as the boycott in Poland is concerned, which has now existed for quite a number of years, bringing utter ruin and economic breakdown to the Jewish population in Poland.

And to Louis Marshall, on January 2, 1919:

I learn with mixed feelings of your decision to go abroad as one of the delegates of the American Jewish Congress before the Peace Conference at Versailles. The sacrifice you are bringing is very, very great in many respects, but the cause you are going for is no doubt worth it, and I am very certain that no one else can so ably and effectively represent the interests not alone of American Jewry, but indeed of world Jewry, with your great ability and energy, and your big Jewish heart.

On May 21st he joined in a large meeting at Madison Square Garden to protest against the terrible atrocities reported as being practiced upon the Jews of Eastern Europe, and he sent a cablegram of nearly two thousand words, which was laid before President Wilson at Paris, describing the feelings which had been aroused in the United States by reports of what had taken place in

Poland and in the Ukraine. He rejoiced at the clauses for the protection of the rights of minorities inserted in the treaty with Poland, and afterward in the treaties with Roumania and other nations, and accorded most generous recognition to those who had been instrumental to this end.

In the meantime he had come to the view that one of the results of the war would be to break up the old Jewish centers and especially the religious and cultural centers in Eastern Europe, and that some other reservoir or center of Jewish religion and learning should be created in their stead. In an address delivered in April, 1917, at a meeting of the League of Jewish Youth, he is reported to have said: [1]

> It has come to me, while thinking over events of recent weeks—and the statement may surprise many—that the Jewish people should at last have a homeland of their own. I do not mean that there should be a Jewish nation built on all kinds of isms, with egotism as the first, and agnosticism and atheism among the others. But I am a believer in the Jewish people and in the mission of the Jew, and I believe that somewhere there should be a great reservoir of Jewish learning in which Jewish culture might be furthered and developed, unhampered by the materialism of the world, and might spread its beautiful ideals over the world. And naturally that land would be Palestine. If that ever develops—and the present war may bring the development of this ideal nearer—it will not be accomplished in a day or a year, and in the meantime it is our duty to keep the flame of Judaism burning brightly.

Writing to Zangwill, he further elucidated his position:

[1] See the Springfield *Republican*, April 24, 1917.

It may be that, because of these unexpected occurrences, the time has come when we should take into serious consideration the establishment of Palestine as a Jewish homeland—not a Jewish nation, which in my opinion is a Utopia neither desirable nor practicable—but rather a gathering together there of the best elements among our people, to give them an opportunity to further develop all that it is so desirable for the great world to get from the Jew. Two days ago, I had the opportunity to speak briefly on this subject before a meeting of the American League of Jewish Youth, and since then I have been overwhelmed with telegrams and letters, hailing my conversion to Zionism, in which these correspondents are entirely mistaken, for I want Zion without any "ism."

At about this time he made the acquaintance of Elisha M. Friedman, to whom he wrote on May 15th:

I should be willing to embrace Zionism, were it not that Zionism and Jewish Nationalism have become synonyms.

And on July 5th:

While I do by no means wish to be classified as an anti-Zionist, I very much doubt that I can bring myself to bodily come into Zionism.

In September, he had a conversation with Friedman, the substance of which was later communicated to Justice Brandeis and Eugene Meyer, Jr. On being informed of this, Schiff wrote:

September 25, 1917.

My dear Mr. Friedman:

Replying to your thoughtful letter of the 21st instant, you correctly expressed my thoughts when you told Justice Brandeis and Mr. Eugene Meyer, Jr., that my opinion is that the "very aim of the Zionist Movement is being

jeopardized by the over-emphasis on the part of some—I rather feel of many—of the idea of an independent Jewish nation." That is just where I feel that great and grave harm is being done. I can never be made to believe that one can be entirely loyal to two nations, and even if men of such pure and lofty conception of American citizenship as Justice Brandeis, Mr. Meyer, Judge Mack, your good self, and no doubt quite a number of others, will never permit their American citizenship to be made a second or even *pari passu* to their Jewish national aspirations, I have the conviction that the gross of Jewish Nationalists in this country feel differently. . . .

Nor do I believe, notwithstanding the assertions that are being made in this respect, that it may be practicable, as a consequence of the present World War, to secure the aid and consent of the Great Powers for the establishment of an independent Jewish nation in Palestine; but I do believe that it might be feasible to secure the good will of America, Great Britain, and France, in any event, toward the promotion of a large influx and settlement of our people in Palestine, should the Holy Land pass under the sovereignty of Great Britain or France in the rearrangement which the war is likely to bring. Further, it might be possible to obtain from the powers the formal assurance to our people that they shall obtain autonomy in Palestine, as soon as their numbers there become large enough to justify this.

If such a solution—call it compromise if you will—would be generally accepted by Zionists and Nationalists, I believe it should be possible to unite world Jewry upon a program which might lead to a constant and efficient influx into Palestine of the surplus of the world's Jewish population. In the working out of this I should be very willing and desirous to actively coöperate.

I am writing this solely for the purpose of making

clearer to you and the gentlemen you have spoken to what is in my mind. I have no idea that it will prove practicable to take up at this time the suggestion I have made, but I shall nevertheless hold myself available, should at any time hereafter a fuller discussion, upon the basis of what I have written above, appear desirable.

Faithfully yours,
JACOB H. SCHIFF.

Friedman took this so favorably that he wrote on September 28th:

I need hardly assure you that I should consider it the greatest honor to be the bearer to the Organization of your final shekel—the token of identification with the movement.

But Schiff was not ready, and on October 9th he wrote to Friedman that he did not yet follow his line of thought, and suggested another interview. He wrote to Zangwill, on October 17th, concerning the discussion:

I find myself getting more and more in favor of an autonomous Palestine under British suzerainty, so that if, after the war, a sufficient number of our co-religionists will go into Palestine to make it their home, in due time it would become a Jewish country, as a part of the British Empire, in the same manner perhaps as the Transvaal is now part of Great Britain. Leading Zionists here tell me that this is all they are really aspiring to; yet when I ask them, "Will you make a clear public declaration to that effect?" I meet, if not with a refusal, with all kinds of hedging and explaining why this should not be done, and thus I find myself again and again facing the question of the reëstablishment of a Jewish independent nation in Palestine, which is neither practicable nor desirable. In my opinion, intelligent Zionists entirely understand this, and only hold fast to their

view in order to more thoroughly control their present following, which is not, to a great extent, as intelligent and far-seeing as the leaders.

On October 20th, Schiff had a lengthy conversation with Friedman, of which the latter wrote an account from memory. In effect, Schiff repeated his idea of colonization in Palestine, under the direction of some one of the Great Powers. Friedman indicated that it was the English Government that was acting most favorably toward the movement, and that he thought there would be an assurance that if the Jewish population should become the majority, there would arise some form of autonomy, and that was all that could be expected. Schiff expressed himself as satisfied with the views that the Zionist leaders at the time in America were stating privately as to the aspirations for the movement, and said that if the leaders would say in public what he had been told in private, he would become a Zionist, but he realized, at the same time, that in the heated condition of affairs, if they did make such public statements, it might alienate their following. He favored the idea of calling an International Zionist Conference—he did not like the word "congress"—to which all Jews could come, independently of what their former political affiliations had been—by which he meant that those who were nationals of countries at war should not be excluded. This meeting should be called before peace negotiations began, and formulate a definite programme to be laid before the Peace Conference, and he expressed his willingness to sign a call to that end.

All this is confirmed in a letter from Friedman to Schiff. In acknowledging this letter, Schiff restated his objection to Nationalism:

October 26, 1917.

Dear Mr. Friedman:

. . . The verbal statement which I made to you when I had the pleasure of seeing you at my residence last Saturday, and from which you repeated my tentative indications as summarized in your letter, was correctly understood by you, except that I believe I endeavored to be quite clear that anything ought to be excluded which would ask for the Jewish people independent national rights, and which, in the countries of the Diaspora, could be construed as making citizens of the Jewish faith members of a separate nation aside from the nation to which, like, for instance, Jews who are American citizens, they owe their entire political allegiance. May I not ask you to give knowledge of the contents of this letter to the gentlemen to whom, as you say, you transmitted a summary of the conversation we had at my residence last Saturday, and also to any others who are to take part in the proposed conference. . . .

The conference took place on November 2d, and it was followed by further conferences and correspondence. Apparently these latter conversations resulted in the nearest approach made by Schiff to affiliation with the Zionist Organization:

December 3, 1917.

Dear Judge Mack:

Your communication of November 25th has been received, together with its enclosures, the latter being a message to leading English Zionists, which in its finally adopted form is the result of lengthy consultations and discussions between Justice Louis D. Brandeis, your good self, Mr. Eugene Meyer, Jr., Mr. Elisha Friedman, and myself, and in its present form has my approval. The various statements in your communication to me I have read with attention,

and, as a whole, I find myself in accord with these, but I deem it well and proper to here set forth the motives that are actuating me in my agreeing to join the Zionist Movement.

Though long considered an opponent of Zionism, my opposition has not been to Zionism itself, but to the proposition to reëstablish an independent political and sovereign Jewish nation in Palestine. To the contrary, I have frequently and for many years taken occasion to state in public utterances my recognition of the merit of Zionism in having developed among our people a greatly needed self-consciousness, in having held within and brought back into the Jewish fold many who were on the point of deserting it, even some who to all intents had already done so, and this, I believe, will for some time to come constitute the most important value of the Zionist Movement. My quarrel has never been with Zionism itself but, as I have pointed out, with so-called Jewish Nationalism, the endeavor to re-establish in Palestine an independent Jewish nation, not for the purpose of a perpetuation of the Jewish people as the bearers of their religion, but prompted primarily by political motives and aspirations. Firmly impressed as I am that no one can be considered a Jew who denies the Jewish conception of the Deity, and believing that as the bearers of their religion alone the Jewish people have a right to continue to exist as an entity, I cannot view with enthusiasm a Jewish resettlement of Palestine, if in this endeavor the religious motive be relegated to the background.

May I here call particular attention to an address I made before the Menorah Society of the College of the City of New York in January, 1914, where I expressed more fully what I have just stated, an address which, as far as it gave my views on Zionism, the Zionist Organization had reprinted and circulated as propaganda for its cause, though it carefully omitted the strictures upon Nationalism my

address had contained. Now, as then, I am firmly of the opinion, as I have just stated, that any endeavor for Jewish national resettlement of Palestine is not likely to succeed, unless Zionism adopt Judaism as its principal tenet. I recognize, however, that the great changes the raging World War has already brought about, and the still greater changes that its end will likely bring, should prompt the Jewish people to get together in order that they can better secure improvement of the often unsatisfactory status the Jew now occupies, and find a remedy against the disintegration in their ranks which is unfortunately making such considerable progress. This I have come to believe can best be achieved through the Zionist Movement and the carrying into practical effect the so-called Basle Programme.

With the revolution in Russia, which, as one of its happier results, has done away with the so-called Jewish pale, the several millions of Jews so long kept together in the pale of settlement have acquired the right to remove and settle wherever they may choose, and there can be little doubt that with the return of orderly conditions in Russia, her Jewish inhabitants will gradually disperse over the entire enormous dominion Russia covers. Desirable as this will prove in general, it will, at the same time, not unlikely tend to end the development of Jewish culture and Jewish ideals which the pale brought forth, because the pale possessed of necessity the character—even if produced by unjust and oppressive laws—of a Jewish center from which Jewry the world over drew to a very considerable extent the spiritual nourishment it ever needs for continued existence.

These views having impressed themselves upon me last spring after the outbreak of the Russian revolution, I profited by the first opportunity to give public expression to the belief on my part of the desirability to seek the establishment of a Jewish homeland—and, logically, this should

be Palestine—where the Jewish people would be again enabled to develop under their own institutions and in their own atmosphere Jewish life and ideals in their purity, and become once more a center from which the Jew throughout the world could draw religious inspiration and Jewish cultural development. Discussions with leaders in the Zionist Movement which followed have gradually and after many conferences made it possible for me to join in the congratulatory message about to be addressed to Lord Rothschild and other leading English Zionists upon the declaration recently made by the British Government and the similar assurances from other Allied powers. This message, the final wording of which is the result of extensive and careful consideration, in which I have been permitted to participate, together with this present communication to you, may be considered the basis and understanding upon which I am prepared to enter the Zionist ranks, thoroughly realizing, however, that in this world-wide movement many greatly differing views and conceptions are represented.

If in all of the above I am well understood by you and your associates at the head of the American Zionist Organization, I shall on my part be willing to accept your courteous invitation to become a member of the University Zionist Society. Taking this opportunity to thank you and the gentlemen with whom I have, as with you, been carrying on discussions, for the courtesy and the patience shown me, I am, with sincere regards,

Yours faithfully,
JACOB H. SCHIFF.

Again he described the issue to Zangwill, December 12th:

As you had correctly supposed, the Balfour statement on Palestine, of which you wrote me in your last letter, has since become public property and has given widespead satisfaction, as it also has become the subject of con-

siderable discussion. With the fall of Jerusalem some few days ago and the passing of the Holy City into British hands, there can be no doubt that the cause of Zionism has made very far-reaching progress, and we should pray that Palestine never again pass from under the suzerainty of Great Britain.

I have been carrying on, for several months, as I believe I have written you already, active conferences and discussions with Justice Brandeis and other Zionist leaders, who are desirous that I formally embrace Zionism and come into the Organization. We have reached a full understanding, I believe, on all vital points except that I want to be permitted to explicitly state that I consider that I do not see any *raison d'être* for a Jewish state in Palestine that does not have Judaism as its cornerstone, nor that I can consider anyone a Jew who is not willing to acknowledge the Jewish conception of the Deity. If in the end I shall not be permitted to make this statement simultaneously with my entrance into the Zionist Organization, I shall have to stay out, for I shall not for a moment be willing to stultify myself by ignoring at so important a juncture what I have always considered and continue to consider the basis of my entire life.

On January 15, 1918, he wrote to Zangwill:

I am sending you herewith copy of a letter which I wrote some six weeks ago to Judge Mack, which explains itself. I am still standing at the gate, as the Zionist leaders have not been able to see their way to accept me upon the basis of the declarations contained in this letter.

And on the same day to Louis Marshall:

I am sending you a transcript of a letter I addressed to Judge Mack in reply to an invitation he extended to me some weeks ago to join the University Zionist Society, and upon which no further action has thus far been taken,

though Judge Mack has since again asked me to accept membership in the Zionist Organization, by purchasing a shekel, which I have declined to do without my letter being officially accepted and made public.

Efforts were made to persuade Schiff to change the form of this letter in various aspects, but he declined, and withdrew it on January 24, 1918:

DEAR JUDGE MACK:

Not having received any formal reply to the letter I addressed to you under date of December 3d—over seven weeks ago—as to which the request made in my letter to you of November 27th, that it was to be given publicity, was governing, I must assume that the form of, and statements in, my letter of December 3d remain unacceptable to you and your colleagues in American Zionist leadership. In consequence, out of self-respect, I shall now have to withdraw, on my part, the acceptance of your invitation to become a member of the University Zionist Society, at the same time assuring you and your friends that, even if unaffiliated with the organization, my position concerning the Zionist Movement, which is known to you, and to which I have moreover recently given public utterance, remains unchanged.

With kindest regards, as always,

Yours faithfully,

JACOB H. SCHIFF.

During the pendency of the Peace Conference, he published in the *Nation*, April 26, 1919, an article entitled "The Need for a Jewish Homeland," which, after indicating the need for some outlet to emigration from Eastern Europe, and the restrictions on immigration to Western lands, expressed the hope that through irrigation and other modern processes Palestine could, under

the benign control of Great Britain, ultimately become once more "a land flowing with milk and honey," and furnish "a reservoir for Jewish learning and for further development of Jewish literature."

To Israel Friedlaender, who congratulated him upon the article, he wrote on April 28, 1919:

> Concerning your desire that the Zionist Organization may now have "the full benefit," as you express it, of my coöperation, this does not depend upon me, but upon the leaders of the Zionist Organization, with whom, as these leaders know, I have long been ready to coöperate, as soon as the political aspirations for which the organization stands are dropped, and the energies of the organization become devoted to the practical and greatly more important work of restoring Palestine to a "homeland" for those of our people who wish to settle there, leaving political aspirations and determinations to future generations, and to Jews then actually resident in Palestine.

That he desired further to support educational work in Palestine is indicated by a letter of December 26, 1918, to Judge Mack:

> Agreeable to our understanding, I hereby confirm to you that it is my intention to contribute to the fund the Zionist Organization is about to raise for general educational and other purposes in Palestine the sum of $25,000, for educational purposes, as soon as an amount of at least $1,000,000 has been obtained on account of this proposed fund. This offer of $25,000 on my part is limited to the year 1919, and is to lapse should I die before it has become payable, in accordance with the conditions attached to it.

The condition laid down was met, and the pledge paid on July 10, 1919.

On December 14, 1919, he called a conference in New York, at which he made the following statement:

This conference has been called in consequence of a statement made to me by Justice Brandeis and Judge Mack, in the course of a visit these gentlemen paid me recently, when they informed me that the Zionist Organization needed, during the present year, an amount of $10,000,000 for rehabilitation purposes in Palestine, for which amount the organization intended promptly to appeal to American Jewry. I then and there made the suggestion that it appeared to me as likely to be very harmful if American Jewry were to be appealed to simultaneously for Palestinian rehabilitation and for a larger amount of funds with which to continue the relief work in Eastern Europe by the Joint Distribution Committee, which latter would presently have to be done. I suggested that a discussion be had by Jewish leaders, to see whether it would not be practicable to unite the appeals of the Joint Distribution Committee and the Zionist Organization, lest both suffer by simultaneous, separate appeals: hence this conference to-day. . . .

We cannot forever go on with what, after all, is nothing but alms-giving, and to a considerable extent, the pauperizing of our unfortunate co-religionists in the Near East; and the time is near at hand—if it has not already come—to consider the much larger and much more important question, namely, how to reëstablish Eastern Jewry and set it on its feet again. It is high time that American Jewry forget its differences, which in this respect have parted it so long, and join hands with those who have heretofore made the Zionist problem their specialty, in order that, united, they may find a solution for the Jewish question, with its immense difficulties, which shall prove satisfactory to all, and of which I verily believe Palestine has become the cornerstone.

As the two interests could not be combined, he made a special appeal to American Jews for the upbuilding of Palestine.[1] On January 16, 1920, he wrote to Paul Nathan:

> You will perhaps be interested to hear direct from me that I am *not* a member of the Zionist Organization, and that my relations to Zionistic work are limited to this extent: I am sympathetic to the rehabilitation of Palestine, with a view to the establishment of a Jewish homeland under the ægis of Great Britain, but I am as little as ever interested in political Zionism and the establishment of a Jewish nation.

In May he made a subscription to the Jewish Colonial Trust, and one of the very last acts of his life was to send, on September 17, 1920, a cablegram to Sir Herbert Samuel, then the British High Commissioner, in response to an inquiry as to whether a considerable loan for improvements in Palestine could be floated in America:

> Suggested Palestinian Loan being initial borrowing will need guaranty British Government and be made in dollars to assure successful flotation here. With this shall be pleased to give every coöperation. Doubt feasibility in present times obtainment loan without guaranty.

[1] The *New Palestine*, January 16, 1920.

CHAPTER XVIII

THE family played a great part, perhaps even the greatest, in Schiff's philosophy of life. Separated as he was by the Atlantic from his European relatives, he always kept in close touch with them by correspondence and frequent visits. His brothers and sister and their families he felt to be very close to him, and they were often in his letters.

It was but natural to one who had his strong family feeling that his wife's father, Solomon Loeb, should during his lifetime have formed the center of his family group, and he could not have shown greater regard and affection toward Loeb had he been his own father. He was equally fond of his brothers-in-law, Morris and James Loeb. He wrote to Cassel on May 27, 1886, that "James is an excellent student and always passes his examinations with the highest honors; Morris, the older brother, has decided to follow an academic career." Isaac Seligman, who married his sister-in-law, Guta Loeb, was another of the intimates of his household. He described him in a letter to President Eliot as a man of "beautiful character and great personal charm." Paul Warburg, and his wife, Nina Loeb, were also among his closest friends.

After the death of his wife's parents, Schiff became the virtual head of both families: it was his home to which they all resorted. Every Friday evening, his children, Mrs. Schiff's sisters, brothers, and brothers-in-

law, and their families—all the connections—assembled at his home. At a specific time before the dinner hour he read the Sabbath evening service, and thereafter the company, which grew in numbers as the grandchildren became older, dined together. The evening meal closed with his grace, which however was not confined to the Sabbath.

The strength of his family feeling is expressed in a letter dated November 10, 1890, in which, after explaining that he gave a large share of his time to the community, he added:

> But there is a duty which I owe to my wife and children, which I think is even above that to the community. I have made it a rule to spend Friday evening exclusively with my family, and I can under no circumstances vary from this.

The next year he wrote to a friend:

> I am giving about as little time to my family as I ought to, and I frequently have to reproach myself that in trying to be just to others, I am unjust to those who are nearest to me.

No day passed without the welfare of every member of the family being inquired into.

With this strong feeling about the family there went a deep interest in the family habitations. They resided at 35 West Fifty-Seventh Street until 1884, when a new house was built at 932 Fifth Avenue. Every detail of construction and furnishing was gone into with absolute thoroughness—the heating apparatus, the chimneys, the carpets, the clocks were all the subject of minute directions. When his son married, this house was given over

to the young couple, and Mr. and Mrs. Schiff removed to 965 Fifth Avenue (in December, 1901).

In 1891 he purchased a summer residence on the Rumson Road, near Sea Bright, N. J., set in a park of about fifty acres. In 1898 the house was rebuilt and enlarged. Later he purchased a large piece of property on the other side of Rumson Road, a former golf club, which carried his estate down to the Shrewsbury River. He had an extensive farm, which was a great delight to him, and he enjoyed showing the stock, the gardens, the walks, the splendid alley of trees which he planted, to his guests. His hospitality was delightful; every individual's tastes and peculiarities were studied and provided for. Early every morning he was in his gardens, and himself brought to each lady of the household a rose or some other flower of the season.

He zealously guarded the neighborhood from intrusion, and was an active member of the Rumson Road Association, which did a great deal toward making this road one of the most beautiful in the country. For many years, he used to make the journey up and down between New York and his country place, on the Sandy Hook boat, in which he had a cabin, and there he would meet with friends or sometimes make business appointments.

After 1903, he was accustomed to spend the month of August and early September at Bar Harbor, which aside from his European trips represented his vacation —for when at Rumson he went to the city five days a week. He derived especial pleasure from the fact that President Eliot's summer home was not far away, and the two families often exchanged visits. His admiration for the Maine Coast is expressed in the following letter:

JACOB H. SCHIFF

New York,
April 11, 1918.

Hon. Swagar Sherley,
Chairman of the House Committee
on Appropriations,
Washington, D. C.

Dear Sir:

Will you permit me to write you in reference to the appropriation which I understand Secretary Lane of the Department of the Interior has recommended to be made for the current year for the protection and development of the Sieur des Monts National Monument at Mt. Desert Island. I have been a resident of Mt. Desert Island during the summer for the past fifteen years; have visited almost every nook and corner on the island, and in my travels all over the United States and in foreign countries, I have found no section that Nature has made more attractive than Mt. Desert Island. I really believe that the island is one of the finest gifts God has bestowed upon the people of the United States, and it is but right that they should show themselves worthy of this gift by seeing to its proper protection and preservation.

It is, therefore, a source of congratulation that the Government has taken this upon itself by taking over a larger part of the island and making it into a National Park, and it is to be hoped that it will likewise see to the proper maintenance of the newly created park through moderate expenditure as may be required to make this park a real joy and benefit to the people of our country, who are visiting it in ever increasing numbers, and to give it the protection against forest fires which, as I understand, is very greatly needed. May I, therefore, bespeak your valued interest, which aside from myself, will be highly appreciated

by all who have at heart wholesome recreation for the people of our country.

Respectfully yours,
JACOB H. SCHIFF.

While he was quite averse from having things named after him during his lifetime, he was willing that a new trail to the top of Dry Mountain should be so named, when the offer was made to him by George B. Dorr of Boston. His acceptance of this offer came on May 17, 1920, when, alas, he could no longer enjoy the tramps which he delighted to take.

The attachment to Frankfort was strong, maintained by frequent visits to the surviving members of his family there, and evidenced by the support of philanthropic institutions. He established funds, one or two in memory of his parents, in the orphan asylum and the hospital of the Jewish Community—and showed an interest in the proposed university, the museums, and other institutions which belonged to the city in general.

Mrs. Schiff joined her husband in this feeling for Frankfort, and herself presented through her husband ornaments for the chief synagogue of the city. In transmitting this gift to the board of directors, he wrote on August 11, 1902:

> The same feelings which, despite my long absence from my native city, I cherish for everything that affects its higher interests have impelled my wife to give expression on her own part to the regard which is entertained in our family for the stock from which we are sprung. She feels that there is no more appropriate manner in which she

> could do so than to bring this offering to the Lord at the hallowed spot where our forefathers have offered up their prayers for centuries.

Schiff was fond of travel. He crossed the American continent five times, made twenty trips to Europe, visited the Near East twice, and took long motor trips in America and Europe. When air travel was still in its infancy he made an ascent in a Zeppelin, and wrote notes from that conveyance to a number of friends. This was much for a man of his conservative nature to undertake, for he was fond of the old things, and his horses only slowly made way for the swifter motor. He wrote on September 22, 1904, to Samuel Rea:

> I never use a machine except for purposes of utility, and even then I always have an uncomfortable feeling, glad when I am out of it again. You have no doubt heard the story of the man who compelled his children to walk on the railroad track, because he thought it was now safer than the public road.

With his sister and brothers living in Europe and with his many European business and other interests, it was inevitable that he should make frequent journeys abroad. In 1877, while his mother was still alive, he made his first journey with his young wife and infant daughter, going to Frankfort, where they had a great reception. These visits were frequently repeated.

In 1911, during one of Schiff's visits to Germany, the Emperor expressed the wish to make his acquaintance. The Court Chamberlain, A. Eulenburg, telegraphed him on May 30th:

> His Majesty wishes to receive you but is prevented from doing so before June 3d, 12 o'clock noon. Please advise whether you can prolong your stay in Berlin.

That the interview took place is indicated in a telegram sent to Schiff, June 26, 1911, from the Kiel Yacht Club by Albert Ballin, who was apparently aboard the Kaiser's private yacht:

> His Majesty the Kaiser has requested me to convey to you his kindest greetings and to say to you that it was a great pleasure for him to make your acquaintance and that he recalls with the warmest interest the talk he had with you. I beg to add my own cordial greetings.

On July 19, Ballin again mentioned the Kaiser's agreeable recollections of the interview, of which, however, Schiff apparently kept no record. He did write to Cassel from the Tyrol on June 18th:

> The German newspapers, as well as the American, have made a great noise about my audience with the Kaiser, and attached all kinds of surmises to it. I regret this very much because I think the Kaiser might misunderstand this newspaper gossip if his attention were called to it.

The closest friendship and the most intimate relation which Schiff had with any man outside of his own family were with Ernest Cassel.[1] Cassel, born in Cologne, five years younger than Schiff, settled in England. He was a man in some respects like Schiff, in that he had a conspicuously successful financial career, and did large

[1] Cassel's life and work are described in the *Dictionary of National Biography*, supplem. 1912–1921, pp. 97–100. See also Sir Sidney Lee, *King Edward VII—A Biography*, Vol. II, pp. 60–63, 716–717, etc., and Margot Asquith's *Autobiography*, Vol. III, pp. 199–201; Vol. IV, pp. 127–128.

philanthropic work, but in many other aspects they were as wide apart as the poles. Schiff was almost straitlaced; he never smoked, he never played cards, he was not interested in horse-racing or in any form of sport. Not that he disapproved of these distractions; but aside from his business and philanthropic work, he was essentially a domestic man, very apt to impose upon himself special duties and obligations. While Cassel, too, was animated by a strong sense of duty to his family, he engaged in the pleasures of social life. He was a sportsman, and a member of the set which surrounded King Edward when the latter was Prince of Wales. His friendship with the King continued when he ascended the throne. He received distinctions at the hands of Queen Victoria and King Edward, and from several foreign governments. The King stood godfather to his grand-daughter, now Lady Louis Mountbatten.

Lady Oxford (Margot Asquith) describes Cassel as "a man of natural authority who from humble beginnings became a financier of wealth and importance. He had no small talk and disliked gossip; he was dignified, autocratic, and wise; with a power of loving those he cared for which I find rare." Sir Sidney Lee records a story which gives a further indication of Cassel's position in England: King Edward, after visiting the theater, asked another intimate of his, the Marquis de Soveral, whether he had seen *The Importance of Being Earnest,* and received the reply: "No, Sir, but I have seen the importance of being Ernest Cassel."

Speaking of the last day of King Edward's life, May 6, 1910, Sir Sidney says:

> He had arranged to see his old friend Sir Ernest Cassel at 11 o'clock, but in view of the gravity of the King's state

Sir Ernest was told that the King would not be well enough to see him. The King, however, persisted in rising as usual and asked after his old friend. A second message was immediately sent to Sir Ernest begging him to come. Even on this day the King's habitual courtesy did not leave him and, ill as he was, he rose to welcome his old friend. "I knew that you would not fail me," he said. They remained talking for a while about Sir Ernest's daughter, but it was soon evident that the sufferer's strength was waning. Sir Ernest took his leave feeling that it was for the last time.

Schiff wrote to Cassel, May 31, 1910:

I can very well imagine that, as you write me, the loss of your good friend, King Edward, is a severe blow to you. The newspapers state that you visited him as late as the day before his death, and I hope that that will remain a source of continued satisfaction to you, and also that King George will maintain his father's friendship for you.

The acquaintance of Schiff and Cassel was made through a mutual friend, Louis Marx, and at the time of the latter's death Schiff wrote to Cassel, February 16, 1902:

I cannot forget that it was through him we became acquainted and I gained a friend whom I have had for many years and hope to have for many years more.

Their first meeting apparently took place in the spring of 1879. Writing to Cassel from Vienna on April 15, 1894, Schiff said:

Do you know that in a short while it will be fifteen years since we met for the first time? This is a long period, but let us hope that it will form only a short fraction of the time in which our friendship shall continue. I always feel that you are the most faithful friend I have ever had, and

> I do not think it necessary . . . to express my feelings for you.

This from a man who was usually reserved means everything that it says, and more; for the affection which Schiff bore for Cassel was the kind that understood all things, forgave all things, pardoned all things.

Beginning with 1880, and continuing for forty years, there was a constant correspondence in which family affairs, personal matters, public matters, and business interests were combined. In these letters the condition of the health of all members of the family was regularly described and each member of Cassel's family solicitously inquired after. When any member of either family was ill, cablegrams were exchanged. Indeed every incident of family life was the occasion of an exchange of notes and cables between them, and the following references to their friendship, taken from the letters, are chiefly expressions called forth by some occasion in the life of one or the other.

A bas-relief of Schiff's two children by St. Gaudens was presented to him by Cassel; the original arrangements were apparently made in 1882. This bas-relief was the occasion of much correspondence. On July 18, 1883, Shiff wrote to Cassel:

> For my part I shall keep you *au fait* of the progress of the work, and am very grateful to you for the kindness you have shown us in this as in all other matters.

On September 15, 1885:

> We are very busy people here just now, for we have to thank our friends and relatives for their hearty welcome. The furnishing of our new house will keep my wife very much on the go during the next few months. We inspected our new quarters yesterday and found them satisfactory;

the distribution of air, light, and space is particularly well carried out.

The relief of the children is already in place and appears a real work of art. For us of course it has a greater value because it will always remind us of the generous giver whom we are proud to call our friend.

And on October 12, 1885:

Your kind letter of September 29th, from which we know you are back in England again, gave us much pleasure. I shall write you only about private affairs now, and about business matters in a letter to-morrow. We have been in the city again since last week, and pitched our tent at the Buckingham Hotel, until we can move to our new quarters. I hope you will soon be a guest in our house, for your and Strazzulo's [Cassel's valet] rooms will be reserved from the first day. We shall make it very comfortable for you. Whether we shall be able to stay with you for a long time at Walworth I cannot promise as yet.

The larger portion of the letters was written in Schiff's own hand, that seeming to him necessary in writing to so close a friend. On October 8, 1886, he wrote: "Your kindness and friendship really know no limits." On June 2, 1889:

Only a few words to tell you of a library seat which I have had made for you. It is an oddity, a part of a petrified tree, of which very few specimens have been found, in Arizona. I did not know whether you would like to have this at Compton Verney or in the city, so I had the notice of arrival sent to Throgmorton Street, in order that you may direct it wherever you wish.

On December 30th:

I do not want to see the year pass without having sent you my greetings, which I shall also cable you to-morrow.

We do not need a special time to express best wishes to each other, as every day brings the same wishes for us both. The thought of having such a dear and faithful friend evokes my warmest feelings, and I must assure you again that, excepting my dear family, there is nothing I care so much for as your friendship. May the new year bring you and your dear ones health and happiness.

I have been notified of two shipments from the Custom House which are coming from you. They will be delivered within a few days and I thank you most heartily in the meantime. My wife will write you personally about it. I also leave it to her to scold you for spoiling us.

They had planned to spend part of the summer of 1890 together, and Schiff wrote on July 10th:

I received your cable concerning our mutual traveling plans and sent my answer to Berlin. We should prefer to spend the whole month of August with you, wherever you choose.

An incident which deepened the friendship and gave it almost a sacred character occurred near Chamonix, in the French Alps, on August 7th of that year. The two families—Schiff, his wife, and their two children, and Cassel, his sister, and her son—were doing a little mountain climbing, when Schiff's daughter slipped and fell down a precipice some hundred feet. Without a moment's hesitation Cassel plunged down to the child, who had broken her shoulder, and saved her from more serious injury. Schiff was on the point of jumping after him, but was restrained by Sir Ernest's nephew, Felix Cassel, then a boy of about sixteen. This instance of devotion, if anything was necessary, sealed the friendship of the two men and the bonds of affection between the families. After the accident there were telegrams and

letters from the Continent to London informing Cassel of the gradual improvement in the girl's condition. Schiff wrote from Frankfort on September 5th:

> I cabled you from Ragatz that after the bandages were removed Frieda's shoulders appeared normal. I thank you for the congratulations which you were so kind as to send us. We appreciate yours more than any others, dear friend, for you went through all the excitement with us. We feel ourselves how we must be thankful to kind Providence for the wonderful salvation of our child. Frieda is well again, thank God, and is able to use her arm as before.

On the anniversary of the accident in 1891 he wrote to Cassel:

> DEAR, GOOD FRIEND:
>
> All this week we have been thinking so much of last year, and were so often with you in spirit that I will not let the anniversary of our trip to the Mer-de-Glace pass without writing you a few lines. My dear ones and I are happy that the friendship which binds us becomes stronger with every year. I express again to-day our gratitude for what you did for my child on August 7, 1890, when the good God saved our Frieda from a terrible catastrophe and gave her to us for the second time. Frieda herself shares these sentiments of ours, and her young heart is very grateful to you. . . .

The next year, he wrote:

> To-day is the second anniversary of the accident at Chamonix. We have been thinking of you all day, and I must not let it pass without sending you a few lines. As I am beginning to write Frieda is standing beside me, saying "Say to Mr. Cassel he is to me the most lovely man in existence." From which you can see her feeling toward you.

And two years later, 1894, from Salzburg:

> I do not want to let August 7th pass without sending you our greetings. The events of four years ago are still very vivid before our eyes, and we thank the Almighty once more for giving us our child a second time. The anniversary of the day obliges us to you always anew and we pray that your own dear child may always remain in good health.

When his daughter was married, he sent a cablegram on behalf of the young couple, March 20, 1895:

> Frieda and Felix Warburg on the morning of their married life send you and yours their love, thanking you sincerely for kindly wishes and charming gift. Thanks very much for kind wishes and friendship shown our very happy children.

When Cassel was to be knighted in 1899, Schiff wrote on June 4th:

> You know how we rejoice in all the beautiful and good that comes to you, and I am very grateful that you have informed us by cable of this recognition. We have already transmitted our congratulations by cable, and I wish to assure you again how happy we are.

On September 24th:

> I send you congratulations anew upon your final investure, which, as you wrote me, took place just before you left for Switzerland. I feel more happy all the time at the thought that this well-merited recognition has come to you.

After the twenty-fifth anniversary of his own wedding:

May 14, 1900.

DEAR FRIEND:

I only found enough time last week to express to you in a few lines our thanks for your kind congratulations upon our silver wedding, and I want now to repeat them. How you found out is not clear to me yet, for we tried to keep our silver anniversary a secret, and withdrew even from our friends and relatives in New York, going away to the country. But *l'homme propose, et les amis disposent*, and so we received a great many friendly congratulations by cable, telegraphs, mail, and express in every possible form. I leave it to Frieda and Felix who are going to Europe by the same steamer as this letter . . . to tell you something about our celebration, which was very beautiful. Your wonderful present has delighted us. We also thank you and Maudie [Cassel's daughter] for the dear words and wishes sent to us by cable, and my wife wants you to accept her deep appreciation for the token of your friendship.

You will have an opportunity now to make the acquaintance of our third generation. Although such little creatures are of no special interest excepting to those who are closest to them, I would like our grandchildren to know, when they have grown up and become more intelligent beings, what a close friend you are to us. . . .

When Cassel was made Privy Councillor, Schiff wrote, July 7, 1902:

It was a pleasant surprise for all of us to hear that the honor has been bestowed upon you. I have already transmitted our congratulations by cable. You know, there is hardly anyone that is more concerned about you than my wife, my children, and I. I wish you further happiness and every satisfaction in life.

An interesting reminiscence of the days when the bas-relief was made is found in a letter of June 9, 1903:

> Frieda and Felix tell us in their letters what great pleasure they have derived from their frequent meetings with you and your ladies. I am very glad that Frieda maintains the attachment for you which she has felt since her childhood days. Last week I met St. Gaudens for the first time in many years, and he asked very solicitously after you, and Frieda and Morti, "those children of yours, whose patience was tried so hard in my studio some years ago." I explained to the good man that his "some years ago" covered a period of twenty years, and that the children of whom he spoke now had children of their own—one already as old as Frieda was when he made the relief. Yes, dear friend, we are getting ahead very fast, but that is how life goes, and we will both try to get all we can out of life as long as God grants it to us.

In the autumn of 1903 Schiff and Cassel were making plans for a joint trip to the Near East and Italy with their respective families. On September 30th, Schiff wrote:

> Lord Revelstoke has brought us the latest news about all of you. He told us also that you had gone to Scotland, whence you will probably have returned by the time you get these lines. . . . In accordance with your proposal to fix the departure from Europe to Egypt for about the middle of February, I have now provisionally reserved passage from New York for January 5th. We intend to go direct to Frankfort, remain there for about four weeks, and expect to meet you, if convenient, between February 12th and 15th in Brindisi, Naples, or any port you may choose. . . . We are looking forward with the greatest joy to the meeting with you and your sister in the land of the Pha-

raohs. We are also very happy that we may perhaps see Palestine together.

Then there follows a series of letters and cables about this proposed trip. However, it was prevented by the death of Solomon Loeb, in December, 1903, the details of which Schiff gave to Cassel:

> It was a beautiful, peaceful death, a suitable end for the harmonious and honorable life he led.

Sir Ernest made the trip to Egypt alone, and in April, 1904, the friends met at Frankfort. In the latter part of the month Cassel must have written to Schiff about a meeting with King Edward, for Schiff writes on April 25, 1904, from Paris:

> It would be a great joy for me to become acquainted with the King, but if a presentation during our short stay in London should prove too inconvenient, I hope you will not trouble yourself too much.

The presentation took place and Schiff telegraphed to Cassel, May 10th:

> Please say again to His Majesty how greatly I shall cherish the recollection of the visit I have been permitted to make to him.

On September 18, 1904, Schiff wrote:

> We look forward eagerly to your visit, which will give us unspeakable joy, and we hope, of course, that you are going to stay with us.

And then he added that he was making arrangements for Cassel's contemplated trip across the American continent, offering to go along if he desired it. The visit took place and the journey across the continent was carried out:

December 25, 1904.

DEAR FRIEND:

How quickly time passes! The past weeks have been so delightful, and now as I am writing these lines you have already crossed half the ocean, and in a few days I expect to hear that you have arrived safely at home. We are, however, very thankful to you for giving us the great pleasure of your company, and I feel, if that were at all possible, that we have come still closer to each other during these beautiful weeks. My wife and children feel just as I do, and we hope it will not be too long before we see each other again.

The measure of our friendship and affection for each other has been too full to need expression in a loving cup, but the latter has given me great pleasure, especially the fact that your own handwriting adorns it. It will always remain a beautiful souvenir of happy days. I thank you for it. . . .

At the end of 1907, they were again planning together a visit to Egypt. On December 5, 1907, he writes to Cassel:

I am glad to hear that you too will arrive in Egypt on January 21st. The anticipation of our meeting makes us very happy; it will be so beautiful to be together, undisturbed, for several weeks.

Harking back to the recollections of the Egyptian trip, he writes to Cassel on December 15, 1908:

Pierpont Morgan asked me recently if I knew whether you were going to Egypt this winter. He apparently has the idea of making the trip himself, although he said nothing positive about it. The closer we get to the season when we sailed last year to meet you in Egypt, the more my thoughts dwell on those beautiful days, and I wish we could experience the pleasure again, but the pious wish is all that

we can have. We shall probably remain quietly at home this winter, and perhaps, though that is not at all certain, take a short cruise to Cuba to avoid the March weather here.

In February, 1910, Schiff proposed that Sir Ernest join him and Mrs. Schiff in a trip they were undertaking to Alaska. Sir Ernest's daughter was seriously ill in Egypt, and on March 31st Schiff wrote:

No day passes upon which our thoughts are not with you. I only wish we could be with you in person, so that we could be of assistance to you and your sister during these hard weeks. However, we know that you will bear bravely the trial to which you have been subjected by fate. According to your cable of yesterday it seems quite uncertain how soon you will be able to leave Egypt. I hope the climate in Cairo and Alexandria will be such that all of you can stand it without any discomfort . . . It probably has been breezy enough in Egypt within the last two weeks, with the presence of Roosevelt, though I suppose you have hardly seen anything of him.

And following this there were constant cables and letters about the condition of the invalid until her death early in February, 1911.

After a meeting in Switzerland, he wrote on September 28, 1911:

We shall recall the beautiful days at the Riederfurka for a long time, and I shall always remember the beautiful walks I took in your company. You praise my ability to march; but I must say that it has been very easy for me—and always a great pleasure—to march with such an excellent leader.

From Taormina he wrote in April, 1913:

> Your very kind letter of March 27th was forwarded to me from Palermo to Girgenti. . . . One does not have to go sight-seeing here, because beautiful nature and Ætna accompany one everywhere, the latter if it is not hidden by clouds of smoke—which is however almost always the case.
>
> We met Lady Lewis and her daughter in the street the first day. It was, however, no great coincidence, because there is only one street. We had supper with the ladies yesterday and met Mr. Hichens too, who seems to be a very pleasant man. We were especially interested in him because my wife and I have always enjoyed reading his works. I learned that you were about to purchase the Garden of Allah in Biskra. Apparently you want to have a *pied à terre* there too!

These are but a few of the multitude of letters which passed between them. They evidence the intimacy of their relationship, which continued to the day of Schiff's death.

Schiff was short of stature, of medium build and erect carriage. He had blue eyes capable of expressing compassion or indignation. He wore a beard which in later years grew white, and he was always carefully dressed for every occasion. A flower usually graced his buttonhole.

He was possessed of old-fashioned piety, in the most exact sense of the word. He revered the memory of his parents and testified to this in numerous ways. He always remembered the anniversaries of their deaths, and carried around in his wallet two faded photographs of his father and mother.

He was a hero-worshipper, although in a restricted and unusual sense. He had high respect for position.

The ruler of a state, or a great official, an ecclesiastical dignitary, or the head of a university, a great painter or sculptor, were all people to whom he looked up and with whom he was glad to be in association. But it was rather respect for ability in a given direction than success as such which attracted him. In his philanthropic work he had the same respect for professional training that he had in the older and more generally recognized professions, and this at a time when such recognition was not usually accorded to persons professionally engaged in philanthropic work. He was no respecter of persons. If he had any particular regard for one class of men as against another, it was for men of learning, not solely because it represented a definite tradition in his family, but because he was willing to sit at the feet of other people, and to learn from them. He would learn from anybody, and in this attitude he was greatly helped by his love of mankind and his interest in people as such.

In what appears to be his father's handwriting, dated Frankfort, October 10, 1823, there was a paper which he treasured containing the following well-known story:

> A young man who was a great chatterbox engaged a teacher of languages. The teacher demanded from him twice as much per month as his other students paid, saying: "I have double the work with him, because I have to teach him two sciences, one that of silence, and the other, that of expression."
>
> Money and wealth can be taken from me, but not art and science.

He was devoted to children, and this was particularly evidenced by the affection he showed to his grandchildren. Hardly a day passed that on his way home in the

afternoon he did not stop either at his daughter's or his son's house to see them. He would sometimes be very much engrossed in affairs or complaining bitterly of someone who had disappointed him in a business matter, when a child would pass, smile at him perhaps, and his outlook toward life would change in a moment—all his faith in human nature restored. If he met a boy, he would inquire about his education. When he was a Commissioner of the Board of Education, he visited the schools and would hunt out any child he happened to know and talk to him. To the children of a friend, he wrote, May 18, 1892:

> My dear young Friends:
>
> I have been greatly pleased with your nice note, inviting me to take tickets for the strawberry festival . . . in aid of the Russian Students Fund. While I have already taken some tickets . . . the good things which are to be had at the festival are so tempting, and my stomach is so large, that I am only too glad to have an opportunity to purchase some more tickets, as I suppose each ticket entitles me to a separate plate of ice-cream and strawberries; besides, I am sure I can get some other friends to aid me in getting the counter-value of the tickets. I enclose herein check, which I am sure your good father will be pleased to cash for you, and for which you may send me twenty tickets.

His love for men and women and children extended to animals and to plants. He knew the horses and cows and calves on his estate, and used expressly to pay visits to the young animals, to see how they were getting along, and to pet them.

He was keenly sensitive to natural beauty. He was a "child of light." A beautiful sunset or dawn affected

him enormously, and he would tramp many miles to see a fine view from some particular spot on mountain or plain.

Promptness was a distinguishing trait. He was always on time for an engagement, and answered every letter on the day of its receipt. He exacted promptness in return. Nothing so aroused his indignation as to arrive on time for an engagement and find that half of the company expected were absent. He was known, after waiting ten or at most fifteen minutes, to leave, and to decline to wait for those who gave themselves the liberty of being tardy. He hated waste, saved pieces of wrapping paper and string, and used them to pack with his own hands the newspapers and magazines which he collected in his house and which daily he sent to various hospitals and prisons.

He was an omnivorous reader, but the books he enjoyed most were of a serious nature, as comported with a man of very serious character. Yet he had a sense of humor; he could enjoy a good story, and could tell one, and, with the many opportunities that he had of meeting people, he naturally heard many. To a European traveller who sent him an enthusiastic letter from the top of Pike's Peak, he wrote:

> I am very glad to know that you have reached such an eminence in this world, and I have no doubt that you have been greatly interested in your journey. I was myself on the top of Pike's Peak some twenty-three years ago, but it is not likely that the mountain has grown since.

And a number of years later when he sent a friend a carefully framed copy of a photograph of his most recent painting and the photograph arrived badly torn

and the frame broken: "Somebody has evidently been going after me, even if it has been in effigy!"

Paul Warburg, who had many opportunities for observing him, gives this interesting account of one method whereby Schiff kept track of his numerous obligations:

> Nothing in my recollection of Mr. Schiff stands out clearer in my mind than a small silver notebook he carried in his pocket, containing two ivory tablets. Whenever anything occurred to him that he wanted to do, his hand would at once dive into his vest pocket, the little tablets would come out, and he would quickly write down a memorandum on them. When he had accomplished the particular thing he had noted, he would run a line through it, and in the evening the tablets would be covered from top to bottom. Before going to bed, he would conscientiously look to see whether everything had been attended to, and then the tablets would be scrubbed and cleaned for the next day.
>
> I attribute no small part of Mr. Schiff's success to this small ivory notebook of his. He was the most systematic of all men I ever knew. The mere fact that he had noted the thing took it off his mind, and at the same time assured its being done. He would attend to the most extraordinary things, and to all of them with the same degree of conscientiousness. Business thoughts of the greatest importance would find their origin registered on these little tablets just as would the most trivial things. All the thousands of little attentions that Mr. Schiff had for people, high and low, were noted in advance, and attended to in the course of the day. It was extraordinary how he could find time to attend to these small matters with the big ones, and that was just why his personal kindnesses and attentions were so much more touching and impressive. I am certain that the number of presents that he gave,

not only in the shape of checks, but in the form of presents that he personally selected, must have been well in excess of a thousand a year. But what most impressed me was the conscientiousness with which he paid personal calls, particularly on people who were in distress. He never missed an opportunity where a message of sympathy —whether on an occasion of joy or sorrow—was in order.

As in business he could attend to things large and small at the same time, so he could spend money most generously in large amounts, but at the same time he would watch the small expenditures most punctiliously, and he had a perfect horror of waste. He could get very indignant when he found that money was spent wastefully, and when Mr. Schiff grew indignant, he had a way of expressing himself clearly and forcefully. People who became the object of his criticism would not easily forget it, and took good care that it would not happen again. In this regard, he was an excellent disciplinarian, not only with respect to himself, but also with regard to those that were associated with him in the many fields of endeavor in which he was active. Mr. Schiff told me once that by nature he had been lazy. I never knew whether that really was a statement of fact, but if it was, his own will power, and the high and rigid standards that he had laid down for himself, drove out early in his career every vestige of laziness that had ever been in his makeup.

He was one of the hardest working men in the office, and he would never convey the feeling to his co-workers that he was a rich man, whose privilege it was to let others do the hard work, while it was his part to supply the opportunity.

Schiff excused himself from being present at the exercises of a religious school on a Sunday afternoon by saying that his Sunday forenoons were always spent at

Montefiore Home; that he reached his residence at about two o'clock; and that that evening he had agreed to be an umpire at a student debate, and therefore craved the rest of the day for himself.

He was a moderate, even a frugal, eater for the last twenty years of his life. His exercise in the city was walking; he always walked from his house at Seventy-Eighth Street to Fifty-Ninth Street, about a mile, and sometimes as far as Fourteenth Street, nearly three miles, before taking the subway to his office. Nothing would ever induce him to go down by motor car. At his country place, he bicycled every afternoon—even after he had attained his seventieth year. At Bar Harbor he took long walks, and did a bit of mountain-climbing up to the summer of 1919.

His friend Fleming wrote to him at the time of his seventieth birthday:

> I will be in my seventy-third year in forty-five days, and I took you as a youngster in comparison. Certainly neither your nimble step down Fifth Avenue, your vigorous biking at Rumson Road, nor your easy breasting of the hills at Loch Choire suggest that the seventieth milestone has made much difference in your staying power. We are a long way ahead of David when he spoke so depressingly of life beyond his span, and I hope both you and I will—I won't say go to par—but live a long time yet.

While he was a man of progressive mind, he was essentially conservative in religion, ethics, politics, business, dress, and habits. Schiff's continental training prevented him from acquiring the habit, common in England and reasonably common in America, for men to remain covered, at least when they were transacting business with

each other—not to speak of the custom of a man's wearing his hat in his own club. Yet so great was his sense of politeness and his dislike of embarrassing another that it is told how a prominent railroad president from Chicago one day entered his private office, and, with his hat on, sat down on Schiff's sofa. Schiff carried on the conversation with him for a while. All of a sudden he got up, went to the coat closet, brought out his silk hat, put it on, and sat down. Without a word in reference to the matter he continued his business conversation with his astonished friend.

He never smoked, but he always provided excellent smoking materials and opportunities for his friends. Just off the dining room of his Sea Bright house there was a room which seemed to have no particular purpose. Partly because he hated to see something unused, and partly because it was in a period when gentlemen did not smoke in the presence of ladies, this little room was fitted up as a ship's cabin. In it he had some prints that he liked and the photographs of his closest friends. Here he brought his men guests and sat with them for twenty minutes. Exactly at the end of that time, the proposal would be made that they "join the ladies."

He once asked a young friend whether he had replied to a certain letter and received an answer in the negative on the grounds that it was a purely formal communication. Thereupon he said that he made it an invariable rule to answer all letters, and told the story of Abraham Lincoln, who, while walking with a friend along a Washington street one day, courteously returned the bow of a passing negro. His friend expressed surprise to the President that he should bow to a "nigger,"

whereupon Lincoln said to him: "Shall I permit a negro to surpass me in ordinary politeness?"

He did not favor memorials in stone or bronze. When there was a movement in New York to create a monument for the Baron and Baroness de Hirsch, he not only wrote private letters on the subject, but sent a communication to the New York *Times:*

May 11, 1900.

My attention has been called to a pamphlet appeal, issued over the names of a number of prominent people, asking for contributions toward a fund with which to erect a monument to the late Baron and Baroness de Hirsch, and I have been repeatedly asked for the reasons which have prompted me to keep aloof from this movement. Some months ago, I was approached by a gentleman, then unknown to me, to become a member of a committee having for its purpose the initiation of the movement referred to. Knowing from my many years' official connection with, and labors in behalf of, the Hirsch Foundation, and from my personal acquaintance with the lamented Baron and Baroness de Hirsch, of the intentions, labors, and wishes of these great philanthropists, I do not hesitate to say that nothing could have been further from their desires than that the aspirations of their noble lives should be perpetuated through a monument in stone and iron. Indeed, it was the last request of the Baroness de Hirsch that no addresses nor eulogies be pronounced over her grave. The noble woman no doubt felt that, if the ideas and endeavors which she and the Baron had embodied permanently into the princely foundations the world over which they had instituted could not secure honor and permanency to their memory, no words or monuments could or should do this. . . .

And he treasured a note from Bishop Potter commending his stand.

When there was a movement in 1904 to erect a monument to General Armstrong, he took exactly the same position, and proposed that instead there should be set aside an equivalent sum for the purpose of endowing a fellowship or scholarship at the Hampton Institute, to bear General Armstrong's name. And in 1914, when it was proposed to create a monument to Grover Cleveland, he suggested an endowment at Columbia University instead.

He loved simplicity and hated show or ostentation of any kind. Thus he never had a boat of his own, as had many of his friends, but used the regular Atlantic Highlands boat in going to and from his country place during the summer months. His intense dislike of public notice or having any honors paid to him during his lifetime was consistently carried out over a long period of years. It was only occasionally and under very special circumstances that he varied from his rule, though, despite his personal feeling, his name commenced at a comparatively early date to figure largely in newspapers, and he was described in eulogistic terms as one of the leading financiers of the world and one of its greatest philanthropists.

In 1898, when he was asked by a writer in London to furnish information for an article about himself, he said: "I have never countenanced being written up." The next year, when the New York *Herald* published an article with his portrait, describing him as a philanthropist, he wrote: "I can only say that I was very much put out by the publication." He declined to have per-

sonal stories and interviews published. When a Philadelphia newspaper wanted to send a special correspondent to see him, he refused. On another occasion, when a newspaper proposed to send a special representative to him for biographical information, he instructed his secretary to write that he "never talks about himself to anybody." When a work was published in which his name was mentioned, he wrote to the author:

> Will you permit me to say to you that I dislike very much to be spoken of in the super-laudatory terms in which you have thought it well to mention my name. This may suit the vanity of some—it certainly does not have my approval.

In 1911, when a Committee of One Hundred was formed to give him a public dinner, he refused the compliment, and said that he felt that whatever he had been able to do in a public way, he had done as a steward of the means which had been bestowed upon him by a Higher Power. Although he frequently had to speak, he did not rate his powers of eloquence highly, and usually declined invitations to make addresses.

On June 21, 1913, when the Messrs. Putnam invited him to publish a selection of his addresses and articles, he wrote:

> I highly value this courteous offer on your part, and more so the very kind words to which you give personal expression, but even if I desired to take advantage of your invitation, I could not do so, for I have never kept any of the addresses I have made, or articles I have written, not having considered anything I have said or written of more than passing value, and not believing my utterances were destined to make much of an impression on posterity.

The following week, he wrote to another correspondent:

> Let me assure you that I have given every consideration to your thoughtful proposition, but I cannot overcome the feeling that such a publication as you have suggested should not be made during my lifetime. If my children and friends, after my death, feel that the utterances and expressions I have publicly made should be given to the world, they may act on their own judgment in this.

He made it a practice not to deny or comment upon statements about himself or his affairs, even if they had no semblance of truth. When in September, 1919, a news report stated that an organization of which he was the head was in negotiation with the United States Government to secure uncultivated lands in America for the settlement of Jewish families from Poland and Russia, he wrote:

> This is the first I hear about such a project, my salary not having been even fixed yet as the head of this astral organization. While I would have no objection . . . to having a denial issued, I think it would be a mistake to do so, for we cannot possibly take note of every nonsense that makes its appearance, and if we do this in this instance and not do it the next time, it will be argued the next time that if any statement published be not denied by us, it is likely to be true.

When his seventieth birthday was approaching, and various public functions were proposed, he wrote:

> Mrs. Schiff and other members of my family . . . all strongly counsel me not to alter, now when I am in the evening of my life, the position I have always taken in regard to the public honors that have frequently been offered to me, and which I have in every instance declined.

> Mrs. Schiff and my family, who naturally know and understand me better than anyone else, are aware that the way I am constructed, I would only be depressed if I accepted honors which I felt, as a general proposition, men should seek to avoid.

To the editor of a newspaper who asked for an interview in advance of the occasion, he replied:

> I have been asked by quite a number of papers for interviews and statements anent my three score and tenth birthday anniversary, and, moreover, public and other honors have been tendered to me in the same connection. I have, however, decided to leave town during the week of my coming seventieth birthday, and spend it exclusively with my children and grandchildren, and to make personally no utterance for publication, because I feel that I must not call forth the belief that I consider myself entitled to be specially honored, or specially seek to impress the public with my importance because during my long life the Almighty has so greatly favored me by enabling me to render service, and be of some advantage to my generation. May I hope that you will understand my feelings, and be assured of my appreciation of your good will toward me.

Reference has been made to the bas-relief by St. Gaudens of his two children, which Cassel had made as a gift to him. When the idea was first suggested, Schiff did not approve of it, because he hesitated about having so great an artist as St. Gaudens do this private work, and it was Cassel's insistence that brought it about. When, however, St. Gaudens asked permission to furnish a cast of the relief to the Boston Museum of Fine Arts, he agreed, "provided the names can be taken out of the cast before it is placed in position."

He accepted honorary membership in the London Chamber of Commerce, and in 1916 the honorary degree of Doctor of Commercial Science from New York University, though he had declined only a few days before an honorary degree from another college. He took pains to explain himself in a letter to a friend:

> I have before this been offered similar honors, but no degree which I could not claim some justification to receive has attracted me. The D.C.S. was not exposed to this exception, and I therefore thought I might accept it.

While the body of material presented in this book has been derived from Schiff's letters, use has also been made of the reminiscences of various members of his family, and friends. Such a memorandum is that of Paul D. Cravath, who was the legal adviser of Schiff's firm from 1899 on, and who had exceptional opportunity of observing his character:

> A most interesting element of Mr. Schiff's character was a peculiar combination of gentle kindness and uncompromising severity. In most relations he was the kindest and gentlest of men. I am now speaking of that quality of temperamental kindness as distinguished from studied benevolence. Mr. Schiff, of course, was a man of great benevolence, but some of the most benevolent men I have known have not been men of impulsive gentleness and temperamental kindness. That quality Mr. Schiff had to a high degree. I like best to think of him in doing an act of kindness to a child, or saying words of encouragement and appreciation to a friend, or doing a thoughtful and friendly service. He was the most thoughtful and usually the most gentle of friends. I find that when I invoke the memory of Mr. Schiff I see him as I frequently met him, walking down Fifth Avenue the morning of the day

before Christmas while I would be walking up Fifth Avenue with my little daughter for our annual hour of Christmas shopping. Whenever we met him he stopped us and with his face beaming with kindness spoke to my little girl and to me in a way we have always remembered. This memory of Mr. Schiff is always a happy and inspiring one.

But in spite of the quality of exceptional gentleness and kindness of which I have spoken, Mr. Schiff could on occasions be not only severe, but uncompromisingly severe. I think that it is not hard to find the explanation of this quality in a man ordinarily so gentle. His conscience set very high standards for his own conduct and he held himself to a rigid adherence to those standards. He was uncompromising in applying his moral standards to his own conduct and that made him uncompromising in applying to others the standards he so rigidly applied to himself. I think that this analysis explains the not infrequent judgments of Mr. Schiff upon the conduct of others which at the time seemed harsh. They were not harsh from his point of view, because he was simply requiring of others adherence to the same moral standards that he imposed upon himself.

Another estimate of his character is contained in a memorandum from Max Warburg:

Jacob Schiff attained the greatest good fortune that any man can attain: he was a self-sufficient personality. His dominant traits of character were his strong sense of duty; his inexorable rigor, both with himself and with others; his sincerity; and his sense of pride, which was justified by his belief that he had a peculiar mission to fulfil. This belief in his mission gave him an assurance and firmness in his decisions which never forsook him even in the critical situations with which he was often confronted. Furthermore it led him to make utterances which he knew would

not be pleasing to the world about him. Once he had arrived at a conclusion, he must give expression to it, regardless of how it would affect him personally.

He had a great attachment to his family, and a great self-reliance, which guided his course under all circumstances. He made his decisions alone, and would try, with the temperament which was characteristic of him, to carry to completion any project which he considered just and proper. And of course he was animated by a deep sense of religion and an optimism which arose from it, but which did not leave him without incentives.

His sense of duty expressed itself in his conscientious apportionment of his time. No day passed of which he did not utilize every minute. He had also the happy gift of being able to move rapidly from one activity to another of an entirely different sort. His strict discipline was noticeable also in his extraordinary correctness of demeanor at all times. He would not appear inappropriately dressed upon any occasion, always giving laborious attention even to appearances.

I recall that upon one occasion we were going from Hamburg to London together. He had undertaken to give out an interview in London. He was quite fatigued by the railway journey, but that did not stop him from writing out the interview in his notebook, as he sat there with the thick Kuhn, Loeb code upon his knees—reading what he had written, erasing and changing, fighting off his fatigue, until, with his well-known energy, he had completed an extraordinarily acute interview.

His love for his fellow men was literally boundless. Of his income he gave a very large portion, in accordance with what he considered his duty, to relieve need. If he did more for Jews than for others it was because he was convinced that nothing was being done for them by Christians, and that their suffering, notably in Russia, and in

America among the emigrants, was beyond belief. He regarded it as his mission to make all his influence felt in Russia, in order to end the horrors to which the Jews there were exposed, and this feeling of his explains to no small extent the fact that he did all in his power to assist the Japanese to a successful settlement of their war. He believed, however, that in trying to put an end to the mediæval conditions of Czarist Russia he was rendering a service not only to the Jews but to all mankind.

He united in himself the most varied traits of heart and mind. Despite the acuteness of his intellect, which made it possible for him to attain such great success, the forces in his heart were the greater, and at decisive moments his temperament followed his heart. He left to everyone who knew him, a great example, which would live beyond his own time, of devotion to duty, of courage, and of goodness.

President Eliot, in his brief memorial sketch,[1] wrote:

I have had opportunity to watch the workings of the minds of many benefactors of Harvard University, but never found any benefactor's mind more interesting as a study or more moving to friendship and respect than the mind of Mr. Schiff. I have never met a keener intelligence, a more sympathetic yet discriminating maker of gifts large and small, a truer disciple of the nameless Good Samaritan, or a more grateful patriot, Jewish and American combined.

Robert S. Lovett writes:

I consulted Mr. Schiff freely as a wise friend, not only upon those subjects respecting which he had great experience and knowledge, but often upon others. For I had already learned, and constantly found new proof, that

[1] *Menorah Journal*, Vol. VII, No. 1, February, 1921, pp. 17 ff.

he was not only a very wise and loyal friend but a real philosopher with a keen insight into men and affairs, and indeed one of the truly great men of this country. To me, Mr. Schiff's whole life and manner in his business dealings and in his relations with others, and in his ideals, was a sermon and an inspiration. More than any man I have known he was the embodiment of kindliness to everyone, as well as of courtesy.

Mr. Schiff was peculiarly and extraordinarily great because of the spiritual quality of his greatness. For mere material achievement—making money, successful banking, wise business judgment, enterprise, special talents, or any of the ordinary tests that mark men—there have been many in this city quite as notable. But he had all these qualities and more. The outstanding, ever-present, all-prevailing purpose in his life during all my acquaintance with him was, in a word, righteousness, and the doing of good in the world. He did business, did it keenly (as a man should and must do if he does it at all), but this thought and purpose ever guided him.

Though Schiff complained at fifty of being tired, referred to his advancing years, and spoke of retiring, these were rather expressions of passing thoughts than of any settled view. Well on past his seventieth year, he was energetic in business, though relinquishing much of it to his partners, and active in his public and philanthropic work, in which he relinguished almost nothing.

In August, 1919, he was, as usual, at Bar Harbor, and being always firmly convinced that physical exercise was essential for a man of otherwise sedentary pursuits, he used to spend a considerable part of his summer in walking and climbing. One long tramp, with a man

much younger than himself, lasted for nearly eight hours. He was loath even to admit any sign of fatigue. On August 14th, he wrote:

> If I looked tired in recent weeks, you would judge differently now. Yesterday, for instance, I took a tramp, with some of my grandsons, of four hours, through the wonderful woods here, without coming home fatigued. However, I am not quite as young any more as I once was, and no doubt from time to time it is telling upon me.

From that time on his health was definitely impaired, and he complained of the great strain which the war had put upon him, writing to Franz Philippson of Brussels, on May 5, 1920:

> I have been suffering during the last few months with complaints similar to those which have been—probably even more acutely—troubling you, and while I feel much better now, I cannot say that I am entirely cured. The conditions which this horrible war brought about everywhere, and the increased labors—not in business but for altruistic work—which have been heaped upon everyone who has a heart, have apparently been a little more for me than I could bear at my age; and if that is what has happened to me, I must not be surprised to hear that your health has suffered, in view of the trials and cares which you particularly have had to face. I am all the more pleased, therefore, to receive the assurance that you are entirely recovered and that you and your family are now well. I hope that you will remain so.

The winter of 1919–1920 was one of great discomfort, although he was at no time bed-ridden. On March 29, 1920, he had made up his mind not to go to Bar Harbor for the summer, writing:

> I could not . . . withstand the temptation of going up at least some of the superb hills there, and this my physician has strictly forbidden me to do, for it appears I overdid it last year.

In April, he went to White Sulphur Springs, and wrote from there:

> I shall try hard to get my sleep, nerve, and energy back while here, and with God's help I hope to succeed, but in any event I have so long a stretch of good health and happiness to my credit, that I should have naught but gratitude to the Almighty.

The early summer he spent at White Plains, occupying the summer residence of Paul Warburg, who was in Europe.

In a message on June 18, 1920, to Takahashi, who had himself been ill, he wrote:

> I, too, have not been up to par, ever since last summer, and I cannot do as much any more, by far, as used to be my wont. But I am now in my seventy-fourth year, and I cannot expect my strength to hold out as heretofore; with this I try to console myself.

His condition was then distressing; his breathing was difficult, and sleep had almost departed, but his will power never deserted him. He sat late into the night, reading and writing, because he was more comfortable sitting up than in a reclining position, and his nature demanded that he be occupied. Still he was attentive to his guests, never overlooking the smallest courtesies to which he had accustomed himself. Motoring seemed to relieve his breathing, and he planned long trips, often going out as late as eleven at night, in the hope that sleep might come. But he never would permit the sug-

gestion of invalidism, or the presence of a nurse or an attendant, or a physician in any frequent or regular way.

On July 23d, he wrote to Eliot:

Your thoughtful and kind letter of the 20th instant reached me this morning. It is true that I have not been so well of late, being considerably subject to sleeplessness, in consequence of which, as was to be expected, my entire system has rather suffered. But I am active and about, and hope—at least, my doctors so assure me—that in time, and with some patience, I shall get over this. As you can understand, I am doing naught except at the advice and with the approval of Mrs. Schiff, and it is very good of you to have suggested that this should be so. The fact is, this trouble commenced last summer, at Bar Harbor. It seems I must have over-exerted myself. I should have considered that at my age it would have been better not to climb hills and make long tours, as I did in former years, but I made this mistake, and evidently must now suffer for it.

Besides, as you correctly assume, world conditions have considerably depressed and affected me, for it took strong nerves to pass through what the last years have brought us. I am glad to know that it appears to you as if the tide were turning now from ebb to flow, but it will at best be many a year—and likely beyond our own lifetime—before mutual confidence between the nations and entire happiness of the peoples will return.

It is a source of much regret to Mrs. Schiff and me that we cannot this season go to Bar Harbor, as, with the approval of my physician, I am going to try a somewhat higher altitude. We are going next week to Dixville Notch, N. H., where, we are told, it is very attractive in every way, though nothing, we know, can compare with Mt. Desert Isle. Trusting this will find Mrs. Eliot and you

His favorite corner at his country home on the Rumson Road.

in the best of health, I am, with kindest greetings from Mrs. Schiff and me to you both, as always,

Yours most faithfully,

JACOB H. SCHIFF.

Not regaining his strength or sleep, he went back from Dixville Notch to Sea Bright, and occupied himself with reading and writing, even going to New York to his office during the last week of his life. On September 10th, he wrote to David M. Bressler:

> Upon coming to the office to-day, I learn that you called here yesterday to inquire about my health, which I very much appreciate. Thank God, I am gradually improving.

As the days passed, the growth of his malady was apparent to those about him, but he never yielded. The fast of the Day of Atonement occurred that year on September 22d. He did not feel equal to going to the synagogue, although he had done so ten days before, on New Year's Day, but he insisted upon maintaining the fast in all its rigor, and occupied himself during the entire day in prayer.

The next day, September 23d, he went from Sea Bright by the ordinary train to New York, and drove to his house in the city. As he stepped from the motor, his chauffeur took his arm, thinking to help him up the steps and into the house, but he shook him off and walked in alone. He sat in his chair during the next two days, conversing with members of his family—still the veritable master of the house. On Saturday, September 25th, he remained in bed, and that evening he passed away, without a struggle, just as the Sabbath ended.

His funeral took place on September 28th, from Temple Emanu-El in New York. The edifice was filled,

and many thousands of people lined Fifth Avenue for blocks and blocks, standing in mute tribute. The traffic was halted, while the city of New York paid its respect. From all over America, and many other parts of the world, there came telegrams, letters, minutes in his memory, and appreciations in newspapers and periodicals. From among the hundreds of letters and telegrams only the following are selected:

September 26, 1920.

May I not extend you my heartiest sympathy on the death of your distinguished husband. By his death the nation has lost one of its most useful citizens.

WOODROW WILSON.

He was an effective doer of good works; he was a supporter of everything making for human benefit; his intelligence in the uplift of mankind was as great as his generosity, which was never-ending.

WILLIAM H. TAFT.

The state loses an honored citizen and humanity a generous friend.

ALFRED E. SMITH.

His services to the community were of incalculable value, and his firm character and great achievement will be an abiding memory.

CHARLES E. HUGHES.

With deep sorrow I have learned the sad news. My warm sympathy goes out to you who have lost the best of husbands as I have lost the best of friends.

ERNEST CASSEL.

But it was the thousands of silent mourners who probably better than any word testified to the extent of his reputation and the esteem in which he was held.

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